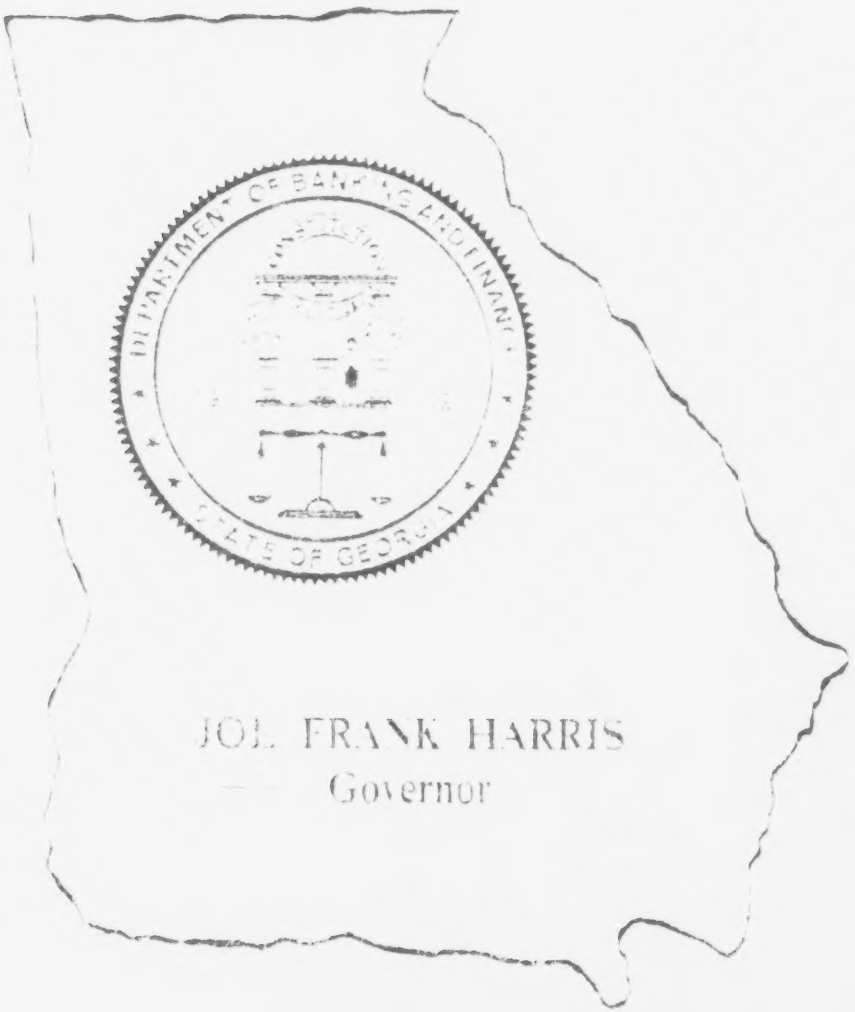
S1R5-1-4

Department of Banking and Finance

State of Georgia



JOE FRANK HARRIS
Governor

1989
Seventieth
ANNUAL REPORT

BEST AVAILABLE COPY

Department of Banking and Finance

State of Georgia
Atlanta

Seventieth Annual Report
Year Ending December 31, 1989

E.D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

TABLE OF CONTENTS

History of Department..... i

Summary of Condition and Structural Changes..... ii

Official Roster..... iv

District Personnel..... vi

Current Staff Photographs..... vii

Examination and District Work Area Map..... xiv

Receipts and Disbursements..... xv

Legal Holidays..... xvi

Activities of State-Chartered Financial Institutions:

Applications for Reservation of a Name..... 1

Applications for New Financial Institutions..... 5

Notice of Change in Name..... 8

Financial Institution Mergers..... 9

Financial Institution Conversions and Dissolutions..... 10

State-Chartered Banks in Liquidation..... 10

Miscellaneous Applications to Amend Articles of Incorporation Approved..... 11

List of State and National Banks..... 12

List of State Credit Unions..... 24

Abstract of Reports of Condition of State and National Banks..... 28

Comparative Statement of Earnings and Expenses of State and National Banks..... 29

Abstract of Reports of Condition of State Credit Unions..... 30

Comparative Statement of Earnings and Expenses of State Credit Unions..... 31

TABLE OF CONTENTS

Activities of Bank Offices, Branches, and Facilities of State-Chartered Banks:

List of Branch Banks..... 32

Applications to Establish a Bank Office, Branch, or Facility, and Permits to Begin Business..... 35

Applications to Change Location of Main Office, Branch, Bank Office, or Bank Facility..... 41

Activities of Financial Holding Companies:

Applications to Become a Bank Holding Company and/or to Acquire Voting Stock of a Bank or a Bank Holding Company

Acquisitions..... 44

New Formations..... 46

Applications Approved for Financial Holding Company Subsidiaries to Merge Across County Lines..... 48

Registered Financial Holding Companies and Their Financial Subsidiaries..... 49

Activities of International and Domestic Banks:

International Bank Agencies..... 67

International Bank Facilities..... 70

International Bank Representative Offices..... 71

Registered Domestic Loan Production Offices and Bank Holding Company Subsidiaries..... 73

Summary of Activities of Financial Institutions During 1989..... 79

Applications for New Sale of Check License..... 80

Firms Authorized to Sell Checks - Authorized by Commissioner Sale of Checks Act..... 81

Georgia Credit Union Deposit Insurance Corporation Statement of Assets and Liabilities..... 82

Receivership Liquidations..... 83

HISTORY OF THE DEPARTMENT
1919 1989

The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976 to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions. Most recently, bank holding companies have been permitted to expand within a ten state southeastern region under the Department's supervision.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1989

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 326 state-chartered banks, one trust company, 64 national banks, one national trust company, 129 state-chartered credit unions, one state-chartered savings bank, and 18 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested in the evolution of Georgia's Banking Structure.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the national and state-chartered banks amounted to $65,175,817,000 reflecting an increase of $6,087,817,000 or 10.30% over 1988 assets. Amounts do not include trust company assets.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional 12 banks and 41 banking offices and facilities opened during 1989. Six banks and ten offices closed or merged into national banks bringing the total of state bank offices to 494.

During 1989, the Department approved 45 applications by financial holding companies, for permission to acquire controlling interest in additional financial institutions. Twenty-six of these applications were approved to establish new financial holding companies.

Twenty-three international bank agencies and ten representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1989

BANKING DIVISION (Continued)

Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for two banks to increase outstanding capital stock. The Department approved three Articles of Amendment creating authorized but unissued shares to be issued in the future. Thirteen banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for one bank to change the par value of shares, for eleven financial institutions to change names, for two banks to exercise trust powers. Thirty-six miscellaneous amendments were also approved.

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under state charter have experienced steady growth during 1989. Consolidated financial and statistical reports of the 129 state-chartered credit unions reflect an increase in total assets of 246,620,000 or 10.5 % to a total of $2,604,637,000. All state-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or the Georgia Credit Union Deposit Insurance Corporation.

At year-end the Georgia Credit Union Deposit Insurance Corporation had total resources of $11,348,467 and insured deposits of 101 credit unions.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Eighteen companies with a total of 5,028 agents throughout the State were licensed to do business under the Act during 1989.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

ADMINISTRATIVE
Personnel, Accounting and Budget, Clerical Support, Currency Transaction Report Processing

Reece V. Morris, CFE, Deputy Commissioner for Administration. 986-1640

Maggie Smith, Personnel Manager. 986-1638

Barbara Moore, Accountant. 986-1641
Renate Carroll, Accounting Technician II 986-1441

Sonja Hencely, Confidential Secretary. 986-1621
Debbie Stahl, Senior Secretary Typist. 986-1633

Darlene Hayes, Clerk Transcriber, Currency Transaction Reports 986-1624
Wanda Hardmon, Clerk Transcriber, Currency Transaction Reports 986-1632
Bonnie Steele, Clerk Transcriber, Currency Transaction Reports 986-1631

Henry "Hank" Tam, Storekeeper. 986-1622

SUPERVISORY
Bank, Thrift, Holding Company, and International Bank supervision, Investment Securities, Reports of Apparent Criminal Irregularity, Consumer Affairs, Technical and Legal

Steven D. Bridges, CFE, Deputy Commissioner. . . . . .EASTERN. 986-1629
Susan Brown, Principal Secretary . . . . . .Eastern. 986-1657

Grace M. Lurry, CFE, Assistant Deputy Commissioner. . . . . .District 2 986-1646
Brenda Phillips, Senior Secretary Typist . . . . . .District 2 986-1656

Wayne M. Orr, CPA, Assistant Deputy Commissioner. . . . . .District 4 986-1637
Brenda Phillips, Senior Secretary Typist . . . . . .District 4 986-1656

C. Craig Smith, CFE, Assistant Deputy Commissioner. . . . . .District 6 986-1636
Susan Brown, Principal Secretary . . . . . District 6 986-1657

John B. Kline, CFE, Deputy Commissioner. . . . . .WESTERN 986-1630
Marilou Harvey, Principal Secretary. . . . . .Western 986-1659

Larry S. Moor, CFE, Assistant Deputy Commissioner. . . . . .District 5 986-1643
Marilyn Fuller, Principal Secretary. . . . . .District 5 986-1658

George A. Reynolds, CFE, CPA, Assistant Deputy Commissioner . . .District 3 986-1642
Marilyn Fuller, Principal Secretary. . . . . .District 3 986-1658

Ralph J. Shire, CFE, Assistant Deputy Commissioner. . . . . .District 1 986-1644
Marilou Harvey, Principal Secretary. . . . . .District 1 986-1659

TRAINING, EDUCATION and EDP OPERATIONS
Training, Research and Development, and Data Processing

David G. Sorrell, CFE, Director of Training 986-1650
Melinda G. Kinard, CFE, Assistant Deputy Commissioner. 986-1649
Dianne Blackstone, Programmer Analyst 986-1648
Sophia E'lom, Computer Operator 986-1651

CORPORATE
Bank, Thrift, and Holding Company Applications, Corporate Charter Amendments, International Licensing, International Bank Facility Permits, Business Production Office Registrations, Sale of Check Licensing, Georgia Credit Union Deposit Insurance Corporation, Consumer Affairs, Department Bulletins and Annual Reports, Statistical Reports, Technical and Legal

Georgia G. High,CFE, Assistant Deputy Commissioner. 986-1645
Judy Carter, Senior Secretary Typist. 986-1652

Jeannie Benefield, Administrative Assistant. . . . . .Districts 2,3,4 986-1647
Judy Carter, Senior Secretary Typist. . . . . .Districts 2,3,4 986-1652

Vickie Busby, Administrative Assistant. . . . . .Districts 1,5,6 986-1639
Rhoda Barcan, Senior Secretary Typist . . . . . .Districts 1,5,6 986-1620

DISTRICT PERSONNEL

DISTRICT	DISTRICT AND ASSISTANT DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
1 MARIETTA 404-988-9444	Jackson D. Hardy, CFE Drexel Beck, CFE	William D. Atkins, CFE James M. Brooks, CFE	Robert M. Braswell Ernest D. Coats James Emory Ronald F. Furukawa Ira Goolsby Victor A. Greene Larry J. Moody	Teresa H. Johnson Paula McGill
2 STONE MOUNTAIN 404-564-0982 ATHENS 404-549-8596	David A. Hancock, CFE Tracy D. Whitesides, CPA, CFE	Princess Brown, CFE Michael G. Killeen, CFE Ned W. Overby Robert J. Rosentreter E. Nanette Sisk, CFE	Lori A. Binford Janet Blackmon M. Joel Byers Harold J. Carney Jenny L. Neville, CPA, CFE	Marilyn Harris Pamela Stewart Vernon Tanner
3 COLLEGE PARK 404-559-6621	C. Douglas Peugh, CFE Larry E. Shelley, CFE	Harry M. Brown Billie L. Reed Barry L. Rooks Sandra Sheley, CFE Emory L. Stanford, CFE	Mayra Barzaga Angela Ruddick Kevin M. Sharpe	Gregory S. Bell James D. Garrett Rebecca Haigler
4 DUBLIN 912-275-1602	Robert H. Callier, CFE Gary F. Ford, CFE	Michael F. Hooks, CFE Hubert C. Miller, CFE Steve H. Powell, CFE	Vicki L. Brantley, CFE Gary E. Fields, CPA Dianne Hickman	Dennis McNeer Wesley Morris Jane Roche Hersha Screws
5 ALBANY 912-430-4407 VALDOSTA 912-333-5299	Robley S. Rigdon, CFE Larry T. Duke, CFE	D. Ray Johnston Joyce R. Jones Michael A. Rosser, CFE	Danny D. Adkins Wendy B. Carter Eugene S. Cline Gregory O. Lowe John F. Sutphin, III, CFE	Terry Tucker
6 DOUGLAS 912-383-4248 SAVANNAH 912-356-2770	R. Larry Herndon, CFE Jane Whitfield	James F. Mills, CFE Billy S. Wilson, Jr., CFE	Patrick T. Brahana Ricky Watkins David T. Widincamp	Robert Cothran Malcolm Keith Gregory Lamimore Danny E. Watkins Billy C. Wilson, Sr.

CURRENT STAFF

E. D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

Reece V. Morris
Deputy Commissioner
for Administration

John B. Kline
Deputy Commissioner
for Supervision

Steven D. Bridges
Deputy Commissioner
for Supervision

Danny D. Adkins

William D. Atkins

Rhoda Barcan

Mayra Barzaga

Drexel Beck

Gregory S. Bell

Jeannie Benefield

Lori A. Binford

Janet Blackmon

Dianne Blackstone

Patrick T. Brahana

Vicki L. Brantley

Robert M. Braswell

James M. Brooks

Harry M. Brown

Princess Brown

Susan Brown

Victoria Busby

M. Joel Byers

Robert H. Callier

Harold J. Carney

Renate Carroll

Judy Carter

Wendy B. Carter

Eugene S. Cline

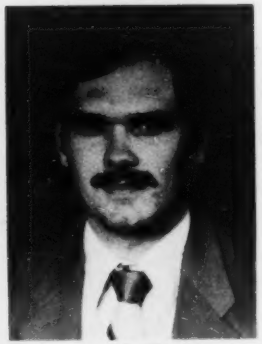
Ernest D. Coats

Robert Cothran

Larry T. Duke

James Emory

Sophia E'lom



Gary E. Fields

Gary F. Ford

Marilyn Fuller

Ronald F. Furukawa

James D. Garrett

Victor A. Greene

Ira D. Goolsby

Rebecca Haigler

David A. Hancock

Wanda Hardmon

Jackson D. Hardy

Marilyn Harris

Marilou Harvey

Darlene Hayes

Sonja Hencely

R. Larry Herndon

Dianne Hickman

Georgia High

Michael Hooks

Teresa H. Johnson

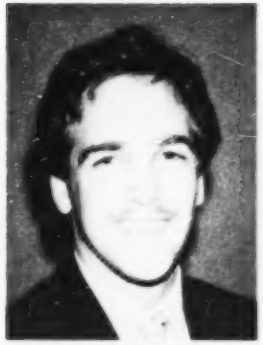
D. Ray Johnston

Joyce R. Jones

Malcolm Keith

Michael G. Killeen

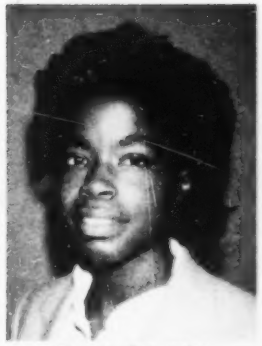
Melinda G. Kinard



Gregory Larimore

Gregory O. Lowe

Grace M. Lurry



Paula McGill

Dennis McNeer

Hubert C. Miller

James F. Mills

Larry J. Moody

Larry S. Moor

Barbara U. Moore

Wesley Morris

Jenny L. Neville

Wayne Orr

Ned W. Overby

C. Douglas Peugh

Brenda Phillips

Steve H. Powell

Billie L. Reed

George A. Reynolds

Robley S. Rigdon

Jane Roche

Barry L. Rooks

Robert J. Rosentreter

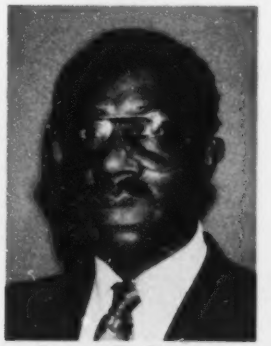
Michael A. Rosser

Angela E. Ruddick

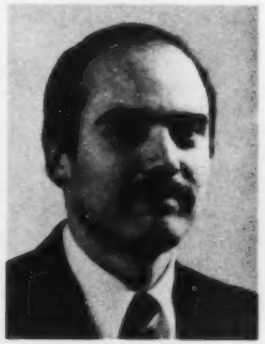
Hersha J. Screws

Kevin M. Sharpe

Sandra Sheley



Larry E. Shelley



Ralph J. Shire

E. Nanette Sisk

C. Craig Smith

Maggie Smith

Debbie Stahl

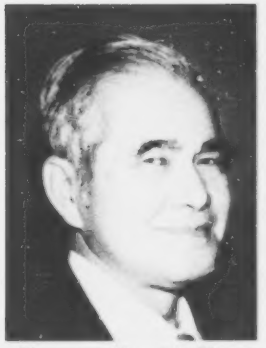
David G. Sorrell

Emory L. Stanford

Bonnie C. Steele

Pamela Stewart

John F. Sutphin, III



Henry "Hank" Tam

Vernon Tanner

Terry Tucker

Danny E. Watkins

Ricky Watkins

Jane Whitfield

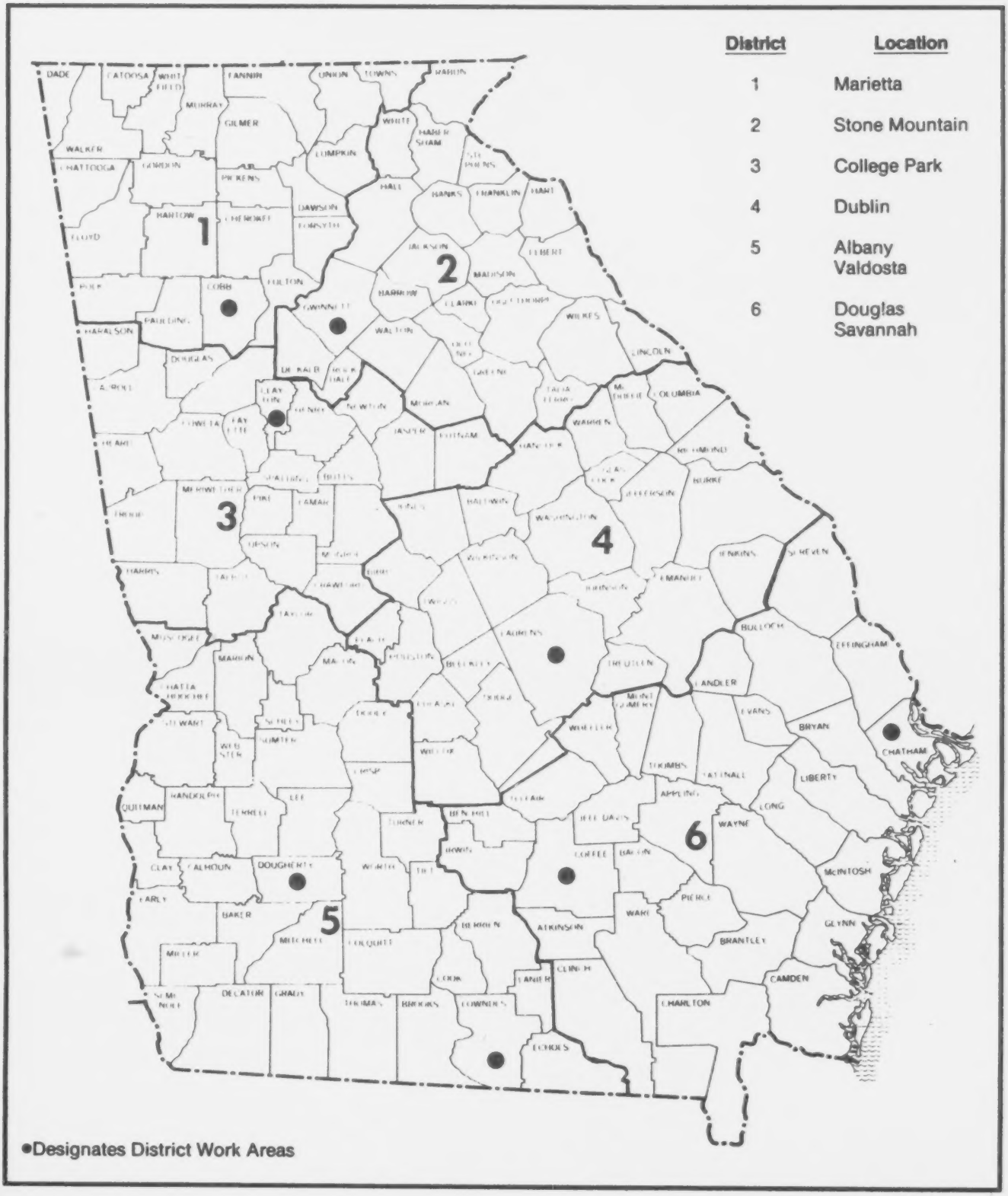
Tracy D. Whitesides

David T. Widincamp

Billy C. Wilson, Sr.

Billy S. Wilson, Jr.

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



1989

RECEIPTS AND DISBURSEMENTS FISCAL YEAR

REVENUES COLLECTED	
Bank Examination and Supervision Fees	$4,699,602.00
New Bank, Bank Office and Holding Company Investigation Fees	633,151.50
Credit Union Examination and Supervision Fees	585,346.00
Sale of Checks Investigation and License Fees	35,023.00
Building and Loan Examination, Supervision and Investigation Fees	-0-
Holding Company Examination and Supervision Fees	475,295.00
Miscellaneous Fees and Fines	11,251.20
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	$6,439,668.70
DISBURSEMENTS	
Personal Services	$4,827,284.56
Motor Vehicle Expense	72,755.24
Supplies and Materials	37,605.49
Repairs and Maintenance	8,237.41
Travel Expense	222,667.35
Motor Vehicle Equipment Purchase	-0-
Printing	9,687.15
Equipment Purchases	74,132.66
Office Rent	186,029.14
Computer	124,797.19
Communications	58,705.76
Miscellaneous	73,259.27
Total Disbursements	$5,695,161.22
NET REVENUES OVER DISBURSEMENTS	$744,507.48

1989

LEGAL HOLIDAYS

January 1 . . . . . .New Year's Day

January 19 . . . . . Martin Luther King, Jr.'s Birthday

January 19 . . . . . Robert E. Lee's Birthday
(Observed Fourth Friday in November)

February 22 . . . . . George Washington's Birthday
(Observed Third Monday in February)

April 26 . . . . . Confederate Memorial Day

May 30 . . . . . National Memorial Day
(Observed Last Monday in May)

July 4 . . . . . Independence Day

First Monday in September . . . . . Labor Day

October 12 . . . . . Columbus Day
(Observed Second Monday in October)

November 11 . . . . . .Veterans Day

Fourth Thursday in November . . . . . .Thanksgiving Day

December 25 . . . . . Christmas Day

Whenever a public and legal holiday occurred on a Saturday, the preceding Friday was observed as a public holiday. Whenever a public and legal holiday occurred on a Sunday, the following Monday was observed as a public and legal holiday.

State Government Offices closed fourth Friday in November and one additional day in association with Christmas observance as compensatory time for Lee and Washington Birthday observations which occur when the General Assembly is in session or in conflict with some other observation. Financial Institutions may close on these days in addition to the listed Legal Holidays.

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
The Citizens Bank of Cochran (proposed name change)	Bleckley	Mr. Billy E. Nalls President Cook Banking Company P. O. Box 427 Cochran 31014
Bryan Bank & Trust (proposed bank and trust)	Bryan	Mr. Robert T. Molinet 3333 Peachtree Road Suite 1800 Atlanta 30326
Citizens Bank & Trust of Bryan County (bank name change)	Bryan	Mr. George A. Waters P. O. Box 318 Richmond Hill 31324
Eagle Bank and Trust (proposed bank)	Bulloch	Mr. Bryan G. Whelan 9755 Dogwood Road Suite 310 Roswell 30075
Savannah Bank (proposed bank and trust)	Chatham	Ms. J. H. Smith P. O. Box 2364 Savannah 31498
SouthTrust Bank of Savannah (proposed bank)	Chatham	Anitta Pross SouthTrust Corporation P. O. Box 2554 Birmingham 35290
The Westside Bank & Trust Company (proposed bank and trust)	Cobb	Mr. T. Kennerly Carroll, Jr. 1409 Peachtree Street, N.E. Atlanta 30309
Southland Interim Bank (proposed merger/plan of reorganization)	Coffee	Mr. John T. McGoldrick, Jr. Martin, Snow, Grant & Napier P. O. Box 1606 Macon 31202
First Community Bank of Dawsonville (proposed bank)	Dawson	Mr. David Wallace Attorney at Law P. O. Box 508 Dawsonville 30534
GCI Credit Card Bank (proposed bank, limited purpose)	DeKalb	Mr. Gerald T. Woods 2500 Trust Company Tower Atlanta 30303
GCI State Bank (proposed bank, limited purpose)	DeKalb	Mr. Gerald T. Woods 2500 Trust Company Tower Atlanta 30303

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
Muslim Community Credit Union (proposed credit union)	DeKalb	Lonnie A. Saboor 4200 Valley Lake Terrace College Park 30349
Barnett Bank of Fayette County (proposed name change)	Fayette	Mr. Peter A. Baumgaertner Regulatory Regulations Officer Barnett Banks, Inc. P. O. Box 40789 Jacksonville 32231
Citizens Bank and Trust of Fayette County (proposed bank and trust)	Fayette	Mr. Robert A. Calvert, Jr. 710 Marshview Close Roswell 30076
The Fayette Community Bank & Trust Company (proposed bank and trust)	Fayette	Ms. Cynthis M. Black Glass, McCullough, Sherrill & Harro 1409 Peachtree Street, N.W. Atlanta 30309
The Community Bank of Forsyth County (proposed bank and trust)	Forsyth	Ms. B. Ellen Taylor Trotter Smith & Jacobs 400 Colony Square 1201 Peachtree St. Atlanta 30361
Georgia Power Credit Union (proposed conversion)	Fulton	Mr. John A. Taylor 270 Peachtree Street, NW Suite 119 Atlanta 30302
Metro Interim Bank (proposed interim bank)	Fulton	Mr. Stanley H. Pollock Parker, Johnson, Cook & Dunlevie 1275 Peachtree Street, N.E. Suite 700 Atlanta 30309
Peachtree American Bank and Trust Company (proposed bank and trust)	Fulton	Mr. Albert Caproni, III Merritt & Tenney 200 Galleria Parkway Suite 500 Atlanta 30309
SouthTrust Bank of Atlanta (name change)	Fulton	Ms. Anitta Pross SouthTrust Corporation P. O. Box 2554 Birmingham 35290
The Central & Southern Bank of Greensboro (name change)	Greene	Mr. Sheffield Hale Kilpatrick & Cody 100 Peachtree Street Suite 3100 Atlanta 30303

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
Commercial Bank of Gwinnett (proposed bank)	Gwinnett	Mr. W. James Stokes T.Stephen Johnson & Associates, Inc 3169 Holcomb Bridge Road Suite 210 Norcross 30071
The Eastside Bank & Trust Company (proposed bank and trust)	Gwinnett	Mr. T. Kennerly Carroll, Jr. 1409 Peachtree Street, N.E. Atlanta 30309
CB&T Bank of Middle Georgia (proposed name change)	Houston	Ms. Garilou Page Staff Attorney Synovus Financial Corp P. O. Box 120 Columbus 31902
Southern Pine Credit Union (proposed name change)	Lowndes	Valdosta Onized Credit Union Ms. Vercie T. Cason Highway 31 South P. O. Box 1048 Valdosta 31603
Valdosta Bank and Trust (proposed bank and trust)	Lowndes	Mr. Thompson Kurrie, Jr. Tillman, McTier, Coleman, Talley, Newborn & Kurrie P. O. Box 1124 Valdosta 31603
Madison County Bank (name change)	Madison	Mr. Lane Fitzpatrick P. O. Box 215 Danielsville 30633
Citizens Bank & Trust Company of Mt. Vernon (proposed name change)	Montgomery	Ms. Joanne F. Todaro Kilpatrick & Cody 100 Peachtree Street Suite 3100 Atlanta 30303
Barnett Bank of Southwest Georgia (proposed conversion)	Muscogee	Ms. Christina Tomczak Barnett Bank, Inc. 100 Laura St. P. O. Box 40789 Jacksonville 32203
Barnett Savings Bank (proposed Bank)	Muscogee	Christine M. Tomczak Vice President Barnett Banks, Inc. P. O. Box 40789 Jacksonville 32203

APPLICATIONS FOR RESERVATION OF A NAME

PROPOSED NAME	COUNTY	APPLICANT
Total Bank (proposed credit card bank)	Muscogee	Ms. Julie Dickson CB&T Bancshares P. O. Box 120 Columbus 31902
Universal Bank (proposed credit card bank)	Muscogee	Ms. Julie Dickson CB&T Bancshares, Inc. P. O. Box 120 Columbus 31902
Sunbelt Credit Union (proposed name change)	Spalding	Launderers & Cleaners Credit Union Mr. Sam Bunn, President 605 W. Solomon Street Griffin 30224
Community Bank of Sumter (proposed bank)	Sumter	Mr. W. James Stokes T. Stephen Johnson & Associates, Inc 3169 Holcomb Bridge Road Suite 210 Norcross 30071
Georgia Southeastern Savings Bank (proposed savings bank)	Toombs	Ms. Karen Avaglieno Housley Goldberg & Kantarian, P.C. 2301 M Street, N.W. Suite 500 Washington, D.C. 20037
Roper Corporation Employees Credit Union (proposed name change)	Walker	Ms. Freda S. Raines RGE Employees Credit Union 1507 Broomtown Road LaFayette 30728
RGE Employees Credit Union (proposed name change)	Walker	Ms. Freda S. Raines Roper LaFayette Employees' Cr. Un. 1507 Broomtown Road LaFayette 30728

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTION	CAPITALIZATION	APPROVAL DATE	EFFECTIVE / BEGIN BUSINESS
Community Bank of Sumter East Lamar Street Americus 31709	$ 3,000,000	Disapproved	10-10-89
GCI Credit Card Bank 4370 Peachtree Road Atlanta 30319		Withdrawn	5-20-89
Paces Bank & Trust 3340 Peachtree Road Atlanta 30362	$ 5,055,770	3-25-88	12-18-89
Georgia Bank & Trust Company of Augusta 3530 Wheeler Road Augusta 30909	$ 5,000,000	9-02-88	8-28-89
The First Bank of Brunswick 2812 Cyprus Mill Road Brunswick 31521	$ 4,500,000	1-27-89	
Security State Bank 1624 Marietta Highway Canton 30114	$ 4,000,000	1-13-89	
First Community Bank & Trust 827 Joe Frank Harris Parkway Cartersville 30120	$ 4,151,030	7-11-88	10-23-89
First Clayton Bank & Trust Company Village Shopping Center, Hwy 441 Clayton 30525	$ 3,000,000	5-23-89	
First Columbus Community Bank & Trust Company Harmony Place, 2301 Airport Thruway Columbus 31904	$ 5,000,000	3-08-88	4-20-89
Rockdale Community Bank Old Salem Road Conyers 30207	$ 5,171,140	12-30-87	1-06-89
The Community Bank of Forsyth County Corners Shopping Center/Highway 20 Cumming 30130	$ 5,000,000	12-27-89	
Dalton/Whitfield Bank & Trust 401 S. Thornton Avenue Dalton 30720	$ 6,000,000	3-22-89	
First Community Bank of Dawsonville State Rt 400 & State Rt 53 East Dawsonville 30534	$ 3,000,000	9-08-89	

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTION	CAPITALIZATION	APPROVAL DATE	EFFECTIVE / BEGIN BUSINESS
Citizens Bank and Trust of Fayette County 675 North Jeff Davis Drive Fayetteville 30214	$ 4,800,000	12-07-89	
The Fayette Community Bank & Trust Company;Acq.of Fayette Cty Branch,Anchor Sv.Bk,FSB Fayetteville 30214	$ 4,000,000	Rescinded	6-07-89
Crescent Bank and Trust Company 1200 Appalachian Parkway Jasper 30143	$ 4,750,000	10-31-88	8-14-89
The Westside Bank & Trust Company 1200 Barrett Parkway Kennesaw 30144	$ 6,000,000	12-22-89	
First Southern Bank Snapfinger Woods Dr. & Panola Road Lithonia 30058	$ 5,267,750	3-04-87	4-26-89
Charter Bank and Trust Co. 269 Roswell Street. Marietta 30060	$ 5,000,000	10-05-87	2-03-89
SouthTrust Bank of Cobb County;Acq.of Cobb County Branch of Anchor Savings Bank,FSB Marietta 30062	$ 5,000,000	Withdrawn	5-11-89
Fayette County Bank 300 Peachtree Parkway South Peachtree City 30269	$ 4,744,120	2-13-89	11-03-89
Bryan Bank & Trust 30 Ford Avenue Richmond Hill 31324	$ 3,483,880	4-27-89	12-27-89
Clayton County Bank & Trust Company 7384 Highway 85 Riverdale 30274	$ 7,500,000	3-23-89	10-04-89
Peachtree American Bank and Trust Company 6100 Lake Forrest Drive, N.W. Sandy Springs 30328	$ 5,000,000	Disapproved	5-24-89
SouthTrust Bank of Savannah 7917 Abercorn Extension Savannah 31406	$ 3,000,000	Pending	
SouthTrust Bank of Savannah;Acq.of Chatham County Branch of Anchor Savings Bank,FSB Savannah 31406	$ 3,000,000	Withdrawn	5-11-89

APPLICATIONS FOR NEW FINANCIAL INSTITUTIONS

FINANCIAL INSTITUTION	CAPITALIZATION	APPROVAL DATE	EFFECTIVE / BEGIN BUSINESS
The Eastside Bank & Trust Company Georgia Highway 124 at Dogwood Road Snellville 30278	$ 6,000,000	7-13-89	
Eagle Bank and Trust 335 South Main Street Statesboro 30458	$ 4,000,000	Pending	
McDuffie Bank & Trust 110 East Hill Street Thomson 30824	$ 4,000,000	3-28-88	1-09-89
DeKalb State Bank 3333 Lawrenceville Highway Tucker 30084	$ 5,000,000	5-01-89	
Valdosta Bank and Trust 2611 North Patterson Street Valdosta 31602	$ 4,000,000	5-31-89	

NOTICE OF CHANGE IN NAME

CURRENT NAME	PROPOSED NAME	APPROVAL DATE	EFFECTIVE DATE
The Buckhead Bank Atlanta	The Chattahoochee Bank	4-27-89	6-28-89
Heritage Trust Conyers	The Citizens and Southern Bank of Conyers	12-29-88	1-13-89
Farmers and Merchants Bank Fayetteville	Barnett Bank of Fayette County	11-06-89	11-10-89
Bank of Greensboro Greensboro	The Central and Southern Bank of Greensboro	5-11-89	6-01-89
Launderers & Cleaners Credit Union Griffin	Sunbelt Credit Union	6-06-89	6-07-89
Roper LaFayette Employees Credit Union LaFayette	RGE Employees Credit Union	3-13-89	3-14-89
RGE Employees Credit Union LaFayette	Roper Corporation Employees Credit Union	9-14-89	9-19-89
Salem Carpet Mills Credit Union Ringgold	Salem Carpet Credit Union	5-16-89	5-19-89
Sentry Bank and Trust Company Roswell	SouthTrust Bank of Atlanta	9-15-89	9-19-89
Valdosta Onized Credit Union Valdosta	Southern Pine Credit Union	4-25-89	4-27-89
International City Bank Warner Robins	CB&T Bank of Middle Georgia	12-11-89	12-13-89

FINANCIAL INSTITUTION MERGERS

FINANCIAL INSTITUTION (SURVIVOR)	MERGED INSTITUTION	APPROVAL DATE	EFFECTIVE DATE
Albany Government Employees Federal Credit Union Albany	Keenan Credit Union Albany	12-13-89	
Albany Government Employees Federal Credit Union Albany	Phoebe Putney Employees Credit Union Albany	10-25-89	
Doco School Employee Federal Credit Union Albany	Sumter County Teachers Credit Union Americus	3-30-89	5-01-89
First National Bank of Atlanta Atlanta	First Bank and Trust Company Fayetteville	NA	9-15-89
Georgia State Department of Education Credit Union Atlanta	Decatur Teachers Credit Union Decatur	8-24-89	11-20-89
Pinnacle Credit Union Atlanta	GAE Members Credit Union Decatur	9-27-88	1-25-89
The Buckhead Bank Atlanta	The Chattahoochee Bank Marietta	4-27-89	6-28-89
American National Bank of Brunswick Brunswick	American Bank of Southeast Georgia Kingsland	NA	4-21-89
Columbus Postal Credit Union Columbus	W. C. Bradley Employees Credit Association Columbus	12-21-89	
Trust Company Bank of Columbus, N.A. Columbus	Trust Company Bank of Troup County LaGrange	11-27-89	
First South Bank, National Association Fort Valley	First South Bank Ashburn	NA	7-01-89
Lockheed Georgia Employees' Federal Credit Union Marietta	Calhoun-Gordon County Educators' Credit Union Calhoun	9-08-88	1-13-89
Barnett Bank of Atlanta Palmetto	Investors Bank & Trust Duluth	10-30-89	11-09-89
The Citizens and Southern National Bank Savannah	Citizens & Southern Bank of Conyers Conyers	NA	3-31-89
GEMC Federal Credit Union Tucker	CGEMC Employees Credit Union Jackson	5-04-89	7-17-89
AT&T Family Federal Credit Union Winston-Salem,NC	Columbus Coca-Cola Employees Credit Union Columbus	12-14-88	1-30-89
Integon Employees' Credit Union Winston-Salem,NC	Georgia International Credit Union Atlanta	6-27-89	8-25-89

FINANCIAL INSTITUTION CONVERSIONS

CURRENT NAME	CONVERTED TO	APPROVAL DATE	EFFECTIVE DATE
Barnett Federal Savings Bank Columbus	Barnett Savings Bank	12-28-89	
Barnett Savings Bank Columbus	Barnett Bank of Southwest Georgia	12-28-89	

APPROVAL OF DISSOLUTION

CREDIT UNION	APPROVAL DATE	EFFECTIVE DATE
Employees Credit Union C/O New Sipco, Inc. Moultrie	7-24-89	11-30-89

STATE-CHARTERED BANKS IN LIQUIDATION

NAME OF BANK	LOCATION	DATE CLOSED	DEPOSITORY
The Hamilton Bank & Trust Co., Receivership terminated 9-12-1989	Atlanta	10-08-76	NA

APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED
(INDEMNIFICATION OF DIRECTORS LIABILITY)

NAME OF BANK	LOCATION	APPROVED
Wilcox County State Bank	Abbeville	5-11-89
The Four County Bank	Allentown	12-08-89
The Chattahoochee Bank	Atlanta	11-14-89
Georgia Bank & Trust Company of Augusta	Augusta	12-20-89
Bank of Early	Blakely	4-17-89
The Citizens State Bank	Butler	6-07-89
Bartow County Bank	Cartersville	3-09-89
The Brown Bank	Cobbtown	6-29-89
First Columbus Community Bank & Trust Company	Columbus	6-14-89
Rockdale Community Bank	Conyers	6-14-89
The Peoples Bank of Forsyth County	Cumming	2-23-89
First Community Bank of Dawsonville	Dawsonville	12-13-89
Coffee County Bank	Douglas	9-21-89
Investors Bank & Trust	Duluth	5-22-89
Bank of Eastman	Eastman	4-13-89
Farmers and Merchants Bank	Fayetteville	3-06-89
The Bank of Spalding County	Griffin	7-10-89
Peoples State Bank	Jeffersonville	4-17-89
Peoples Bank	Lavonia	6-02-89
Trust Company Bank of Gwinnett County	Lawrenceville	6-02-89
First Southern Bank	Lithonia	10-10-89
The Chattahoochee Bank	Marietta	1-10-89
The Citizens Exchange Bank	Pearson	4-13-89
The Tattnall Bank	Reidsville	2-06-89
Northwest Georgia Bank	Ringgold	3-21-89
Rochelle State Bank	Rochelle	5-31-89
Rossville Bank	Rossville	6-06-89
Commercial Bank	Tallapoosa	2-03-89
Bank of Wadley	Wadley	6-07-89
Barrow Bank & Trust Company	Winder	2-28-89

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
The Four County Bank	Allentown	Articles 7 and 8	12-08-89
Bank of Early	Blakely	Acquire Trust Powers	4-17-89
First Columbus Bank & Trust Company	Columbus	Article X(c)	6-14-89
Trust Company Bank of Gwinnett County	Lawrenceville	Restate Articles	6-02-89
First Southern Bank	Lithonia	Waive Preemptive Rights	10-10-89
Northwest Georgia Bank	Ringgold	Number of Directors	3-21-89

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY		NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Abbeville	Wilcox		Dorsey State Bank	10-04-1972		3,980
Abbeville	Wilcox		Wilcox County State Bank	4-22-1952	1	17,238
Adairsville	Bartow	*	Bank of Adairsville	3-21-1899	1	24,119
Adel	Cook		Adel Banking Company	2-27-1929	1	33,985
Adel	Cook		Farmers and Merchants Bank	12-11-1947		26,986
Ailey	Montgomery		Montgomery County Bank	2-24-1926	1	39,330
Alamo	Wheeler		Wheeler County State Bank	1-15-1945	1	15,052
Alapaha	Berrien		Bank of Alapaha	3-04-1905	2	30,255
Albany	Dougherty		First State Bank & Trust Company	3-31-1961	11	281,350
Albany	Dougherty		Security Bank and Trust Company of Albany	4-17-1970	4	115,230
Albany	Dougherty	*	Trust Company Bank of South Georgia, N.A.	11-01-1945	9	204,736
Allentown	Wilkinson		The Four County Bank	8-18-1941		20,061
Alma	Bacon		Alma Exchange Bank & Trust	7-28-1981	2	39,098
Alma	Bacon	*	The First National Bank of Alma	2-15-1950		44,923
Alpharetta	Fulton		First Colony Bank	7-30-1984	1	49,094
Americus	Sumter		Citizens Bank of Americus	2-20-1937	3	65,699
Americus	Sumter		Sumter Bank and Trust Company	10-01-1973	2	93,176
Arlington	Calhoun		Bostwick Banking Company	8-27-1935		15,533
Ashburn	Turner		Ashburn Bank	7-03-1900	2	62,398
Athens	Clarke		First American Bank and Trust Company	9-24-1949	4	82,079
Athens	Clarke	*	Georgia National Bank	1-04-1988	2	27,814
Athens	Clarke	*	Trust Company Bank of Northeast Georgia, N.A.	-1866	6	287,036
Atlanta	Fulton	*	Bank South, National Association	12-07-1909	104	4,072,434
Atlanta	Fulton	*	Citizens and Southern Trust Company (Georgia) N.A.	2-11-1981		74,233
Atlanta	Fulton	*	Citizens Trust Bank	7-12-1921	7	125,986
Atlanta	Fulton		Commercial Bank of Georgia	6-14-1988		45,357
Atlanta	DeKalb	*	Embry National Bank	12-07-1987		33,931
Atlanta	Fulton	*	First American Bank of Georgia, N. A.	6-11-1911	60	1,845,043
Atlanta	Fulton	*	First Union National Bank of Georgia	4-10-1969	154	4,508,899
Atlanta	Fulton	*	Georgia Bankers Bank	1-18-1985		81,686
Atlanta	Fulton	*	NCNB National Bank	11-17-1952	4	533,982
Atlanta	Fulton		Paces Bank & Trust	5-11-1988		5,678
Atlanta	DeKalb		Reliance Trust Company	2-11-1981		1,975
Atlanta	Cobb		The Business Development Corporation of Georgia,Inc	5-02-1973		
Atlanta	Fulton		The Chattahoochee Bank	2-28-1986	5	226,048

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Atlanta	Fulton	* The Enterprise National Bank of Atlanta	6-01-1987		59,396
Atlanta	Fulton	* The First National Bank of Atlanta	-1865	141	8,493,590
Atlanta	Fulton	The Merchant Bank of Atlanta	5-18-1987		37,659
Atlanta	Fulton	The Prudential Bank and Trust Company	7-20-1945		1,262,027
Atlanta	DeKalb	* The Summit National Bank	3-10-1988	1	45,730
Atlanta	Fulton	* Trust Company Bank	9-21-1891	51	6,312,806
Atlanta	Cobb	* Trust Company Bank of Cobb County, N.A.	1-30-1967	15	337,897
Atlanta	Cobb	* Vinings Bank & Trust, National Association	10-23-1987		58,710
Augusta	Richmond	Georgia Bank & Trust Company of Augusta	9-07-1988		19,949
Augusta	Richmond	* Trust Company Bank of Augusta, N.A.	8-10-1871	11	311,582
Bainbridge	Decatur	The First Port City Bank	4-03-1974	1	53,991
Ball Ground	Cherokee	Citizens Bank	9-28-1926	3	92,864
Barnesville	Lamar	* The First National Bank of Barnesville	4-02-1902		55,805
Barnesville	Lamar	United Bank	4-14-1971	1	47,132
Barwick	Brooks	Barwick Banking Company	2-16-1967		4,679
Baxley	Appling	Peoples State Bank & Trust	5-04-1966		26,120
Blackshear	Pierce	Peoples Bank	8-01-1946		38,389
Blackshear	Pierce	* The Blackshear Bank	7-07-1892		29,630
Blairsville	Union	* First National Bank of Union County	1-04-1982	1	27,729
Blairsville	Union	Union County Bank	2-18-1949	1	116,650
Blakely	Early	Bank of Early	4-03-1941		37,434
Blakely	Early	First State Bank of Blakely	5-06-1937	1	43,723
Blue Ridge	Fannin	Peoples Bank of Fannin County	5-27-1986	1	46,486
Bowdon	Carroll	Trust Company Bank of Carroll County	9-22-1926	3	64,742
Braselton	Jackson	Braselton Banking Company	12-13-1948		5,372
Brooklet	Bulloch	Farmers & Merchants Bank	2-04-1948	2	44,104
Broxton	Coffee	Broxton State Bank	8-04-1966		19,511
Brunswick	Glynn	* Barnett Bank of Southeast Georgia, N.A.	-1889	7	217,417
Brunswick	Glynn	The Coastal Bank of Georgia	10-30-1981	6	98,279
Brunswick	Glynn	* Trust Company Bank of Southeast Georgia, N.A.	-1894	12	322,948
Buchanan	Haralson	* The First National Bank of Haralson County	3-03-1909	2	55,392
Buford	Gwinnett	Peoples Bank & Trust	12-20-1983		52,646
Butler	Taylor	The Citizens State Bank	9-04-1926		29,641
Byron	Peach	Middle Georgia Bank	10-30-1962	1	59,160
Cadwell	Laurens	Farmers State Bank	8-23-1972	1	29,802

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Cairo	Grady	Cairo Banking Company	11-23-1903	3	71,900
Cairo	Grady	Citizens Bank	12-03-1903	1	11,327
Cairo	Grady	* First National Bank of Grady County	6-19-1918	2	49,860
Calhoun	Gordon	Georgia Bank & Trust	4-09-1987		58,758
Calhoun	Gordon	* The Calhoun First National Bank	1-12-1905	2	121,122
Camilla	Mitchell	Bank of Camilla	11-04-1889		43,439
Camilla	Mitchell	Planters & Citizens Bank	9-20-1904		49,300
Canton	Cherokee	Bank of Canton	11-17-1892	5	154,960
Canton	Cherokee	Etowah Bank	1-22-1927	5	148,573
Carnesville	Franklin	First Bank and Trust	7-18-1960	1	47,994
Carrollton	Carroll	* Carroll National Bank	4-04-1988		27,547
Carrollton	Carroll	Citizens Bank and Trust of West Georgia	11-25-1946	10	110,511
Carrollton	Carroll	The Community Bank of Carrollton	11-06-1987		19,697
Carrolton	Carroll	* West Georgia National Bank of Carrollton	9-16-1946	3	136,295
Cartersville	Bartow	Bartow County Bank	6-07-1973	4	69,891
Cartersville	Bartow	First Community Bank & Trust	7-13-1988		7,613
Cartersville	Bartow	Peoples Bank of Bartow County	4-23-1984	3	56,144
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966		12,520
Cedartown	Polk	* The First National Bank of Polk County	1-01-1920	2	74,647
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	4	92,747
Chatsworth	Murray	* The First National Bank of Chatsworth	8-18-1975	2	42,349
Chester	Dodge	Bank of Dodge County	6-14-1966	1	19,509
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	1	33,016
Clarkesville	Habersham	Habersham Bank	5-13-1904	3	139,513
Claxton	Evans	The Claxton Bank	2-24-1941	2	44,785
Claxton	Evans	Tippins Bank & Trust Company	8-30-1940	1	26,421
Clayton	Rabun	Bank of Clayton	10-18-1984	1	116,633
Clayton	Rabun	Rabun County Bank	5-01-1974	1	40,167
Cleveland	White	* The First National Bank of White County	12-11-1945	1	93,239
Cleveland	White	White County Bank	12-02-1975	2	77,058
Cobbtown	Tattnall	The Brown Bank	6-24-1970		6,645
Cochran	Bleckley	State Bank of Cochran	12-22-1921		45,573
Cochran	Bleckley	The Citizens Bank of Cochran	4-24-1942		27,040
Colquitt	Miller	The Peoples Bank	3-16-1973	2	29,928
Columbus	Muscogee	Columbus Bank and Trust Company	12-24-1888	22	962,025

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Columbus	Muscogee	First Columbus Community Bank & Trust Company	3-21-1988		19,600
Columbus	Muscogee	* SouthTrust Bank of Columbus,N.A.	11-20-1989		15,575
Columbus	Muscogee	* Trust Company Bank of Columbus, N.A.	-1892	7	257,323
Comer	Madison	Merchants and Farmers Bank of Comer, Georgia	10-03-1935	2	28,823
Commerce	Jackson	Community Bank & Trust - Jackson	5-28-1982	2	32,091
Commerce	Jackson	* The First National Bank of Commerce	1-01-1904	5	81,293
Conyers	Rockdale	Rockdale Community Bank	12-30-1987		16,691
Conyers	Rockdale	Trust Company Bank of Rockdale	10-15-1891	4	184,076
Coolidge	Thomas	Bank of Thomas County	12-18-1911	1	11,726
Cordele	Crisp	Cordele Banking Company	5-31-1927	1	57,317
Cordele	Crisp	First State Bank and Trust Company in Cordele	12-31-1984	1	55,433
Cornelia	Habersham	Community Bank & Trust - Habersham	7-03-1900	6	112,519
Cornelia	Habersham	* First National Bank of Habersham	9-15-1979	3	107,080
Covington	Newton	* First National Bank of Newton County	8-28-1963	3	80,771
Covington	Newton	The Bank of Covington	4-10-1901	3	158,906
Crawford	Oglethorpe	The Commercial Bank	9-02-1924		25,851
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947		14,983
Cumming	Forsyth	Lanier Bank & Trust Company	10-06-1986	1	45,632
Cumming	Forsyth	The Peoples Bank of Forsyth County	12-20-1983	2	73,029
Cuthbert	Randolph	First State Bank of Randolph County	12-31-1958	1	30,894
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	1	113,218
Dahlonega	Lumpkin	Lumpkin County Bank	5-06-1981		25,007
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	5	70,037
Dallas	Paulding	* The First National Bank of Paulding County	2-01-1922	3	114,121
Dalton	Whitfield	Hardwick Bank & Trust Company	2-17-1922	4	226,729
Danielsville	Madison	Bank of Danielsville	12-11-1904	2	29,427
Darien	McIntosh	The Darien Bank	12-08-1888	1	36,787
Dawson	Terrell	Bank of Dawson	6-29-1911		49,498
Dawson	Terrell	Bank of Terrell	3-23-1936	1	55,247
Dawsonville	Dawson	Dawson County Bank	7-01-1953	1	42,100
Decatur	DeKalb	Bank Atlanta	7-28-1986		28,413
Decatur	DeKalb	* Fidelity National Bank	2-12-1974	7	238,546
Dexter	Laurens	The Knight State Bank	1-30-1967		14,029
Donalsonville	Seminole	Commercial State Bank	10-21-1938	1	35,933
Donalsonville	Seminole	Merchants and Farmers Bank	9-24-1925	2	27,744

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Douglas	Coffee	Bank South, Douglas	5-11-1971	1	43,030
Douglas	Coffee	Coffee County Bank	6-19-1931		44,632
Douglas	Coffee	Trust Company Bank of Coffee County	5-22-1945	2	108,910
Douglasville	Douglas	Citizens & Merchants State Bank	5-29-1986		29,659
Douglasville	Douglas	Douglas County Bank	5-18-1973	2	29,705
Douglasville	Douglas	The Commercial Bank	4-24-1942	10	170,727
Douglasville	Douglas	Trust Company Bank of Douglas County	8-11-1959	3	93,479
Dublin	Laurens	Farmers and Merchants Bank	5-26-1910	3	138,428
Dublin	Laurens	The Morris State Bank	7-31-1958	1	65,179
Dudley	Laurens	Bank of Dudley	10-02-1905	2	37,421
Duluth	Gwinnett	Citizens Bank of Gwinnett	1-31-1984		68,474
Duluth	Gwinnett	* Gwinnett National Bank	6-01-1989		21,365
East Point	Fulton	First Bank of Georgia	10-06-1987		46,087
Eastman	Dodge	Bank of Eastman	12-28-1918		63,167
Eastman	Dodge	Citizens Bank & Trust Company	3-13-1949	3	67,430
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922		57,315
Eatonton	Putnam	The Peoples Bank	3-16-1944		39,374
Edison	Calhoun	The Bank of Edison	9-24-1904		29,477
Elberton	Elbert	* First National Bank in Elberton	3-12-1934	2	105,688
Elberton	Elbert	Granite City Bank	8-31-1984	3	106,233
Ellaville	Schley	Bank of Ellaville	9-10-1910		23,614
Ellijay	Gilmer	First State Bank of Gilmer County	11-05-1973	1	46,290
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	1	92,814
Evans	Columbia	Citizens Bank & Trust	10-07-1987		19,107
Fairburn	Fulton	Fairburn Banking Company	7-16-1984	2	74,210
Fayetteville	Fayette	Barnett Bank of Fayette County	2-16-1906	2	110,415
Fitzgerald	Ben Hill	Bank South, Fitzgerald	5-24-1948	2	48,551
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	1	70,282
Folkston	Charlton	Southeastern Bank	12-12-1911	6	120,851
Forsyth	Monroe	Monroe County Bank	11-02-1908		31,919
Forsyth	Monroe	The Farmers Bank	3-09-1910		33,160
Fort Oglethorpe	Catoosa	Capital Bank	12-04-1963	1	41,981
Fort Valley	Peach	* First South Bank, N.A.	10-11-1924	8	126,199
Fort Valley	Peach	The Citizens Bank	12-24-1906	1	45,480
Franklin	Heard	The Bank of Heard County	10-14-1905		25,086

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Gainesville	Hall	Gainesville Bank & Trust	7-20-1987		43,639
Gainesville	Hall	* Georgia First Bank	4-24-1984		33,781
Gainesville	Hall	* Lanier National Bank	8-01-1989	1	13,789
Gainesville	Hall	The Citizens Bank	5-19-1913	5	152,727
Gainesville	Hall	* The First National Bank of Gainesville	-1889	5	752,515
Gibson	Glascock	Bank of Gibson	11-07-1905		5,366
Glennville	Tattnall	First Citizens Bank	12-31-1942	1	33,544
Glennville	Tattnall	The Glennville Bank and Trust Company	1-12-1905	1	41,264
Gordon	Wilkinson	The Gordon Bank	6-08-1946		19,628
Gray	Jones	Bank of Gray	8-23-1909		44,139
Greensboro	Greene	Citizens Union Bank	3-09-1946	2	68,770
Greensboro	Greene	The Central and Southern Bank of Greensboro	10-13-1926		54,953
Greenville	Meriwether	The Greenville Banking Company	10-24-1887		17,113
Griffin	Spalding	* First National Bank of Griffin	5-12-1933	3	135,389
Griffin	Spalding	The Bank of Spalding County	11-12-1986		40,777
Haddock	Jones	Jones County Bank	7-14-1905		3,416
Hahira	Lowndes	Citizens Community Bank	2-12-1927	1	24,653
Hahira	Lowndes	Commercial Banking Company	1-29-1945		16,003
Harlem	Columbia	Bank of Columbia County	11-29-1909	3	63,469
Hartwell	Hart	Bank of Hartwell	5-15-1961	1	46,871
Hawkinsville	Pulaski	Planters Bank	2-27-1896	1	43,470
Hawkinsville	Pulaski	The Pulaski Banking Company	7-20-1949		41,906
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	1	32,748
Hiawassee	Towns	Bank of Hiawassee	1-14-1909	1	73,464
Hiawassee	Towns	* Mountain Bank of Georgia	11-08-1983		13,997
Hinesville	Liberty	The Coastal Bank	7-09-1970	3	61,837
Hinesville	Liberty	The Hinesville Bank	9-04-1911	2	80,669
Hiram	Paulding	Community Trust Bank	2-18-1987		28,649
Hogansville	Troup	The Citizens Bank	11-30-1961		24,181
Homer	Banks	Bank of Banks County	6-25-1974	1	35,103
Homerville	Clinch	Empire Banking Company	3-01-1945		32,690
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907		17,671
Jackson	Butts	McIntosh State Bank	2-14-1964	1	53,272
Jasper	Pickens	Crescent Bank and Trust Company	11-02-1988		11,164
Jasper	Pickens	Jasper Banking Company	1-17-1945		82,066

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Jasper	Pickens	Pickens County Bank	8-25-1976		41,769
Jefferson	Jackson	* The First National Bank of Jackson County	1-01-1908	1	48,726
Jeffersonville	Twiggs	Peoples State Bank	12-10-1969		11,206
Jonesboro	Clayton	Trust Company Bank of Clayton County	10-06-1903	6	125,907
Kennesaw	Cobb	Commercial Exchange Bank	1-10-1985	2	40,045
Kingsland	Camden	Citizens State Bank	7-28-1981		12,430
Lakeland	Lanier	Farmers and Merchants Bank	4-08-1907		40,480
Lavonia	Franklin	Northeast Georgia Bank	9-20-1940	3	56,566
Lavonia	Franklin	Peoples Bank, Lavonia, Georgia	9-10-1987		17,080
Lawrenceville	Gwinnett	The Bank of Gwinnett County	9-08-1987	2	43,599
Lawrenceville	Gwinnett	* The Brand Banking Company	6-02-1905	2	163,903
Lawrenceville	Gwinnett	Trust Company Bank of Gwinnett County	1-11-1971	9	233,608
LaFayette	Walker	The Bank of LaFayette, Georgia	11-13-1889	2	91,938
LaGrange	Troup	Commercial Bank & Trust Company of Troup County	7-08-1941	2	85,275
LaGrange	Troup	The Bank of Troup County	6-06-1984		27,671
LaGrange	Troup	Trust Company Bank of Troup County	3-30-1984	2	68,751
Leary	Calhoun	Jordan Banking Company	12-30-1965		7,696
Lenox	Cook	Bank of Lenox	6-20-1907	1	10,673
Lexington	Oglethorpe	Citizens Banking Company	2-07-1949	1	17,275
Lincolnton	Lincoln	Farmers State Bank	9-26-1911		39,107
Lithonia	DeKalb	First Southern Bank	3-16-1987		11,141
Lithonia	DeKalb	The Peoples Bank	8-26-1910	1	47,374
Loganville	Walton	Bank of Loganville	5-06-1946		21,321
Louisville	Jefferson	Bank of Jefferson County	1-06-1988		11,133
Louisville	Jefferson	* The First National Bank & Trust Company	1-01-1902	5	70,157
Lumber City	Telfair	Bank of Lumber City	5-22-1945		10,042
Lumpkin	Stewart	Farmers State Bank	10-21-1911	2	24,240
Lyons	Toombs	Peoples Bank	5-04-1935	2	36,846
Mableton	Cobb	Community Bank & Trust Company	6-12-1985	4	72,972
Macon	Bibb	Bank South, Macon	6-09-1960	10	332,508
Macon	Bibb	First Macon Bank & Trust Company	5-22-1987		35,612
Macon	Bibb	* Security National Bank	11-03-1988		36,515
Macon	Bibb	* Trust Company Bank of Middle Georgia, N.A.	9-12-1912	14	494,313
Madison	Morgan	Bank of Madison	12-26-1888		36,867
Manchester	Meriwether	F & M Bank and Trust Company	10-07-1947	1	21,368

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Mansfield	Newton	The Citizens Bank of Newton County	7-31-1987	1	10,221
Marietta	Cobb	Charter Bank and Trust Co.	10-07-1987		18,472
Marietta	Cobb	Cobb American Bank and Trust Company	9-17-1986	2	106,702
Marietta	Cobb	First Peoples Bank of Cobb County	2-24-1986		56,238
Marietta	Cobb	Georgia Security Bank	8-11-1987		23,843
Martinez	Columbia	* First Columbia Bank	9-26-1983	2	57,763
McDonough	Henry	Founders Guaranty Bank	3-21-1984	2	29,017
McDonough	Henry	* Trust Company Bank of Henry County, N.A.	11-05-1905	4	100,520
McRae	Telfair	The Merchants & Citizens Bank	3-28-1929		29,957
McRae	Telfair	The Security State Bank	8-23-1972		24,560
Metter	Candler	Metter Banking Company	7-25-1930		57,454
Metter	Candler	Pineland State Bank	12-27-1961		22,898
Milan	Telfair	Bank of Milan	12-05-1906		16,576
Milledgeville	Baldwin	Exchange Bank	5-20-1903	2	83,654
Milledgeville	Baldwin	* First National Bank of Baldwin County	7-03-1989		13,258
Milledgeville	Baldwin	The Central & Southern Bank of Georgia	2-28-1874	1	175,201
Milledgeville	Baldwin	The Merchants and Farmers Bank of Milledgeville	3-22-1898	1	75,393
Millen	Jenkins	Bank of Millen	1-04-1893		32,258
Millen	Jenkins	Ogeechee Valley Bank	9-01-1972		19,852
Molena	Pike	Bank of Molena	10-07-1901	1	9,976
Monroe	Walton	* The National Bank of Walton County	-1891	2	98,147
Monroe	Walton	Walton Bank & Trust Co.	7-17-1987		16,137
Monticello	Jasper	Bank of Monticello	2-08-1964		26,195
Monticello	Jasper	* Bank South, Jasper County, N.A.	9-10-1906		39,208
Moultrie	Colquitt	American Banking Company	8-13-1971	1	64,211
Moultrie	Colquitt	* Moultrie National Bank	1-03-1928		117,025
Mount Vernon	Montgomery	Citizens Bank & Trust Company of Mount Vernon	12-21-1900		23,981
Nashville	Berrien	The Citizens Bank	2-19-1943	1	29,000
Nashville	Berrien	The United Banking Company	7-10-1924	1	24,612
Newington	Screven	Bank of Newington	7-07-1919		12,653
Newnan	Coweta	Bank of Coweta	2-11-1972	5	114,192
Newnan	Coweta	The Bank of Newnan	9-23-1986		32,439
Newton	Baker	Baker County Bank	10-04-1906		15,835
Norcross	Gwinnett	Central Gwinnett Bank	6-17-1986		33,772
Norcross	Gwinnett	First Gwinnett Bank	3-16-1987		36,381

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Norcross	Gwinnett	* First Security National Bank	6-25-1985		41,854
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956		33,218
Ocilla	Irwin	The First State Bank of Ocilla	5-11-1943	1	27,289
Omega	Tift	South Georgia Banking Company	4-15-1970	2	55,369
Palmetto	Fulton	Barnett Bank of Atlanta	6-29-1918	20	780,160
Patterson	Pierce	The Patterson Bank	6-19-1907	1	22,721
Peachtree City	Fayette	Fayette County Bank	3-01-1989		7,490
Peachtree City	Fayette	* Peachtree National Bank	9-11-1986	2	54,304
Pearson	Atkinson	The Citizens Exchange Bank	1-19-1943		14,600
Pelham	Mitchell	Pelham Banking Company	12-04-1936		34,696
Pembroke	Bryan	The Pembroke State Bank	12-19-1937	1	42,218
Perry	Houston	* Bank South, Houston County, N.A.	8-20-1964	3	85,073
Perry	Houston	Crossroads Bank of Georgia	9-16-1986		31,856
Perry	Houston	The Bank of Perry	8-20-1889		48,976
Pineview	Wilcox	Pineview State Bank	9-20-1910		10,032
Pitts	Wilcox	Pitts Banking Company	6-02-1906	1	15,313
Quitman	Brooks	Bank of Quitman	12-26-1888	1	28,806
Quitman	Brooks	* The Citizens National Bank of Quitman	8-25-1934	1	27,313
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	1	30,772
Reynolds	Taylor	The Citizens State Bank	9-08-1922		22,141
Richmond Hill	Bryan	Bryan Bank & Trust	11-08-1989		4,055
Rincon	Effingham	Effingham Bank & Trust	10-02-1987		15,234
Ringgold	Catoosa	Northwest Georgia Bank	4-08-1983	3	103,317
Riverdale	Clayton	Clayton County Bank & Trust Company	3-27-1989		22,479
Riverdale	Clayton	Tara State Bank	2-07-1983	1	85,959
Roberta	Crawford	United Bank of Crawford	1-07-1901		25,375
Rochelle	Wilcox	Rochelle State Bank	7-08-1947		9,078
Rome	Floyd	First Rome Bank	11-25-1987		36,430
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	3	77,041
Rome	Floyd	* Trust Company Bank of Northwest Georgia, N.A.	-1977	6	225,178
Rossville	Walker	Rossville Bank	7-01-1963	2	63,477
Roswell	Fulton	Monogram Credit Card Bank of Georgia	2-22-1988		406,251
Roswell	Fulton	* SouthTrust Bank of Atlanta	2-10-1984		52,858
Roswell	Fulton	The Northside Bank & Trust Company	5-12-1987	3	138,719
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	1	63,873

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Rutledge	Morgan	Bank of Morgan County	9-24-1898	3	32,484
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	1	41,069
Sandersville	Washington	The Geo. D. Warthen Bank	3-18-1957	1	59,229
Sandy Springs	Fulton	* Metro Bank	1-19-1984	1	107,284
Sardis	Burke	Bank of Burke County	4-27-1945	1	19,611
Savannah	Chatham	* Ameribank, N.A.	4-30-1985	1	68,797
Savannah	Chatham	The Carver State Bank	4-29-1947		16,349
Savannah	Chatham	* The Citizens and Southern National Bank	-1887	218	12,441,682
Savannah	Chatham	* Trust Company of Georgia Bank of Savannah, N.A.	-1889	10	367,376
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	2	19,482
Smyrna	Cobb	* Smyrna Bank & Trust Co.	2-28-1985	1	61,201
Social Circle	Walton	Georgia Central Bank	12-31-1923	1	33,713
Soperton	Treutlen	The Bank of Soperton	7-16-1906		28,898
Sparta	Hancock	Bank of Hancock County	10-18-1904		43,632
Sparta	Hancock	United Security Bank	2-09-1967		8,571
Springfield	Effingham	* First National Bank of Effingham	12-07-1989		3,402
St. Marys	Camden	* First National Bank	7-10-1989		13,890
St.Simons Island	Glynn	Frederica Bank & Trust	2-24-1988		17,581
Stapleton	Jefferson	Bank of Stapleton	3-20-1916		12,791
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	3	140,024
Statesboro	Bulloch	Sea Island Bank	3-11-1901	2	127,123
Stockbridge	Henry	The First State Bank	9-21-1964	2	103,151
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	3	100,330
Summerville	Chattooga	* First National Bank of Chattooga County	5-22-1968	3	24,241
Swainsboro	Emanuel	Spivey State Bank	8-27-1964	2	53,354
Swainsboro	Emanuel	The Central Bank	10-27-1920		37,331
Swainsboro	Emanuel	The Citizens Bank of Swainsboro	11-10-1900	1	43,418
Sylvania	Screven	Farmers and Merchants Bank	2-18-1946	1	47,720
Sylvester	Worth	Sylvester Banking Company	7-05-1898	1	39,879
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890		19,067
Tallapoosa	Haralson	Commercial Bank	12-09-1971	3	24,145
Tennille	Washington	Bank South, Washington County	4-04-1900	1	43,892
Thomaston	Upson	Bank of Upson	6-23-1951	1	84,543
Thomaston	Upson	West Central Georgia Bank	12-13-1973	2	38,949
Thomasville	Thomas	Commercial Bank	7-03-1916	2	157,065

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Thomasville	Thomas	First Merchants Bank	6-24-1971	2	19,591
Thomson	McDuffie	Bank of Thomson	1-21-1985	3	105,918
Thomson	McDuffie	McDuffie Bank & Trust	4-05-1988		16.327
Tifton	Tift	First Community Bank of Tifton	12-21-1936	2	79,208
Tifton	Tift	The Citizens Bank of Tifton	2-24-1948	1	58,474
Tifton	Tift	Tifton Bank & Trust Company	11-06-1987		40,780
Toccoa	Stephens	Liberty Bank & Trust	3-15-1984		14,055
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	2	69,159
Toccoa	Stephens	The Citizens Bank	12-31-1986	2	78,604
Trenton	Dade	Bank of Dade	7-05-1955		38,149
Trenton	Dade	Citizens Bank and Trust, Inc.	12-04-1987	1	19,699
Tucker	DeKalb	* Mountain National Bank	8-02-1988		35,050
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935		23,420
Union City	Fulton	The Southside Bank & Trust Company	7-14-1988		43,504
Union Point	Greene	The Farmers Bank	9-06-1911	1	38,670
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	1	47,749
Valdosta	Lowndes	First State Bank and Trust Company of Valdosta	1-22-1906	4	126,782
Valdosta	Lowndes	The Park Avenue Bank	6-28-1971	3	56,866
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	1	31,118
Vidalia	Toombs	Darby Bank and Trust Company	6-22-1934		39,708
Vienna	Dooly	Bank of Dooly	11-10-1975		25,529
Vienna	Dooly	Citizens Bank	6-24-1931	3	52,799
Villa Rica	Carroll	Bank of Villa Rica	9-30-1986		56,691
Wadley	Jefferson	Bank of Wadley	1-29-1902		23,688
Warner Robins	Houston	CB&T of Middle Georgia	11-16-1983	1	32,454
Warrenton	Warren	Citizens Bank	4-14-1902		25,805
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	2	83,556
Watkinsville	Oconee	Bank of Georgia	10-19-1984		20,688
Watkinsville	Oconee	Oconee State Bank	6-05-1959	2	79,696
Waycross	Ware	Bank South, Waycross	5-22-1956	6	161,858
Waycross	Ware	Waycross Bank & Trust	9-04-1987		35,427
Waynesboro	Burke	* The First National Bank of Waynesboro	1-01-1905	1	44,838
West Point	Troup	* First National Bank of West Point	1-13-1906		91,874
Willacoochee	Atkinson	The Peoples Bank	1-04-1952		12,168
Winder	Barrow	Barrow Bank & Trust Company	7-20-1987		30,042

*Member of Federal Reserve System

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	NO. OF OFFICES	TOTAL ASSETS (THOU)
Winder	Barrow	The Peoples Bank	10-29-1926	2	70,116
Winterville	Clarke	* Southern Heritage Savings Bank	4-02-1985		14,133
Woodbury	Meriwether	The Woodbury Banking Company	9-29-1902		15,921
Woodland	Talbot	Talbot State Bank	11-18-1907		17,924
Woodstock	Cherokee	First Community Bank of Cherokee	2-19-1987	1	55,375
Woodstock	Cherokee	* First National Bank of Cherokee	10-17-1988		7,619
Wrens	Jefferson	First State Bank	2-25-1964		30,497
Wrightsville	Johnson	Bank of Wrightsville	12-17-1986		37,750
Zebulon	Pike	United Bank of Pike	3-18-1905	1	50,956

*Member of Federal Reserve System

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL *ASSETS
Albany	Dougherty	Albany Federal Employees Credit Union	12-14-33	4,745
Athens	Clarke	Athens Division Credit Union	3-07-29	4,594
Athens	Clarke	Dairy-Pak Athens Credit Union	3-25-57	618
Athens	Clarke	Educators' Credit Union	5-18-59	279
Atlanta	Fulton	American Heritage Credit Union	11-07-80	16,530
Atlanta	Fulton	Associated Credit Union	1-23-56	30,884
Atlanta	Fulton	Atlanta City Employees Credit Union	8-30-28	18,805
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees' The	5-04-73	7,839
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	551
Atlanta	Fulton	Atlanta Postal Credit Union	11-03-25	376,000
Atlanta	Fulton	Atlantic Steel Credit Union	11-26-26	10,837
Atlanta	Fulton	AMILSCO Credit Union	2-24-60	27
Atlanta	Cobb	Chevron Southern Credit Union	11-23-33	1,634
Atlanta	Fulton	Delta Employees Credit Union	3-08-40	549,268
Atlanta	DeKalb	Federal Employees Credit Union (The)	3-31-30	161,274
Atlanta	Fulton	Georgia Department of Human Resources Cr. Un.	7-30-51	6,778
Atlanta	Fulton	Georgia Department of Labor Credit Union	1-05-40	3,139
Atlanta	Fulton	Georgia Department of Public Safety Cr. Un.	6-22-70	3,013
Atlanta	Fulton	Georgia DOT Credit Union	11-19-51	16,192
Atlanta	Fulton	Georgia State Dept. of Education Credit Union	3-15-54	5,629
Atlanta	Fulton	Georgia Telco Credit Union	12-06-43	424,557
Atlanta	Fulton	GPC Credit Association	6-10-74	7,000
Atlanta	Dekalb	GTA Credit Union	10-01-75	4,342
Atlanta	Fulton	H M B Employees Credit Union	1-11-73	3,859
Atlanta	Fulton	Hospital Authority Credit Union	5-15-46	11,219
Atlanta	Fulton	IBEW Local 613 Credit Union	7-21-80	1,723
Atlanta	Fulton	Mead Employees' Credit Union	4-30-28	4,486
Atlanta	DeKalb	Mutual Savings Credit Union	12-23-33	26,564
Atlanta	Fulton	Piedmont Hospital Credit Union	3-29-74	2,426
Atlanta	Fulton	Pinnacle Credit Union	11-26-26	30,695
Atlanta	DeKalb	Reliance Credit Union	1-23-78	14,498
Atlanta	Fulton	Rich's Employees Credit Union	3-04-38	16,898
Atlanta	Fulton	S.M.C.R.C. Credit Union	1-10-39	351

*Amounts are in thousands as of 12-31-89

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL *ASSETS
Atlanta	Fulton	Sewell Employees' Credit Union	1-14-75	1,019
Atlanta	Fulton	Southern Freight Bureau Employees Cr. Union	11-19-35	262
Atlanta	Fulton	Southern Postal Credit Union	3-15-28	14,867
Atlanta	Fulton	State Employees Credit Union	11-14-61	25,717
Atlanta	Fulton	Thrift (THE)	10-24-28	12,473
Atlanta	Fulton	Williams Bros. Emp. Savings and Credit Assoc.	9-20-78	1,917
Augusta	Richmond	Health Center Credit Union	1-16-76	6,363
Augusta	Richmond	King Mill Savings & Credit Association	6-30-27	5,525
Augusta	Richmond	Richmond Co.Health Dept. Employees Cr. Union	12-20-52	347
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	2,743
Baldwin	Banks	Fieldale Credit Union	10-10-80	3,167
Buford	Gwinnett	Lovable Credit Union	11-05-84	207
Carnesville	Franklin	Bulldog Trucking Employees Credit Union	2-16-84	376
Carrollton	Carroll	Fashion Star Employees Credit Union	1-04-85	170
Chatsworth	Murray	Tri-State Credit Association, Inc.	10-02-81	488
Columbus	Muscogee	Columbus Health & Hospital Credit Union	11-25-53	1,769
Columbus	Muscogee	Columbus Postal Credit Union	1-07-27	20,565
Columbus	Muscogee	Columbus Regional Hospital Credit Union	7-18-75	203
Columbus	Muscogee	Gas Light Employees Credit Union	11-12-57	300
Columbus	Muscogee	Swift Credit Union	2-26-65	1,500
Columbus	Muscogee	Tom's Credit Association	11-03-81	2,515
** Columbus	Muscogee	W. C. Bradley Employees' Credit Association	9-30-75	153
Coosa	Floyd	Rome Kraft Employees Credit Union	3-31-55	7,485
Cordele	Crisp	Harris Employees Credit Union	5-19-47	609
Cornelia	Habersham	Ethicon Credit Union	1-30-79	3,158
Cornelia	Habersham	Statco Credit Union	1-18-65	1,125
Cuthbert	Randolph	Day Company Inc., Employees Credit Union	6-10-81	33
Dalton	Whitfield	N.G.E.M.C. Credit Union	8-27-52	1,074
Dalton	Whitfield	Tappan Employees' Credit Union	5-06-80	156
Dalton	Whitfield	Whitfield County Postal Employees	3-02-51	686
Decatur	Dekalb	Decatur Postal Employees Credit Union	10-30-51	5,508
Decatur	DeKalb	Kraft Employees Credit Union	5-29-34	6,923
Decatur	DeKalb	Woodco Credit Union (The)	6-17-53	459

*Amounts are in thousands as of 12-31-89

** In the process of dissolution

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL *ASSETS
Douglas	Coffee	Coffee General Hospital Employees Cr. Union	3-03-72	252
Dry Branch	Bibb	Georgia Kaolin Employees Credit Union	1-08-51	1,417
Dublin	Laurens	Dublin Federal Employees Credit Union	1-16-51	2,506
Duluth	Gwinnett	Georgia Central Credit Union	5-01-36	465,554
East Point	Fulton	Colonial Credit Union	8-13-29	11,079
East Point	Fulton	East Point Municipal Employees Credit Union	3-06-41	672
East Point	Fulton	Fulton Teachers Credit Union	11-02-30	13,345
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	1,606
Forest Park	Clayton	Employees Savings & Credit Association	8-21-80	3,816
Ft. McPherson	Fulton	Ft. McPherson Credit Union	7-23-48	8,874
Gainesville	Hall	HCH Employees' Credit Union	10-15-74	1,014
Glynco	Glynn	Glynn County Federal Employees Credit Union	4-03-53	4,569
Gordon	Wilkinson	White Gold Credit Union	5-15-79	832
Griffin	Spalding	Sunbelt Credit Union	3-09-72	2,711
Hapeville	Fulton	Hapeville Auto Employees Credit Union	7-09-82	8,758
Hapeville	Fulton	Hapeville Employees' Credit Union	3-29-79	1,434
Hazlehurst	Jeff Davis	H and S Employee Credit Association	8-02-72	230
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Union	8-15-68	5,503
Helen	White	Orbit Savings & Credit Association	9-27-77	373
Jonesboro	Clayton	Tara Credit Union	1-05-71	9,463
LaFayette	Walker	Roper Corporation Employees Credit Union	3-29-74	628
Macon	Bibb	City Employees' Credit Union	2-28-51	1,408
Macon	Bibb	Federal Employees Credit Union	2-01-26	4,387
Macon	Bibb	Macon Firemen's Credit Union	4-18-42	964
Macon	Bibb	Macon Kraft Employees Credit Union	1-31-49	6,405
Macon	Bibb	Macon Oil Processors Credit Union	3-12-46	2,032
Macon	Bibb	Macon Police Credit Union	10-02-50	492
Macon	Bibb	Macon Water Works Credit Union	7-11-50	197
Macon	Bibb	Medical Center of Central Ga. Credit Union	12-01-71	4,319
Macon	Bibb	Smith and Sons Employees Credit Union	6-07-73	659
Marietta	Cobb	C-MAR Credit Union	10-29-64	11,341
Marietta	Cobb	Kennestone Regional Credit Union	6-10-81	5,793
McIntyre	Wilkinson	Engelhard Employees' Credit Union	3-04-80	389

*Amounts are in thousands as of 12-31-89

LIST OF STATE-CHARTERED CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL *ASSETS
Milledgeville	Baldwin	Baldwin Co. Hospital Employees Credit Union	1-06-58	1,046
Milledgeville	Baldwin	Central State Hospital Credit Union	8-28-52	8,110
Montezuma	Macon	Southern Frozen Foods Employees Credit Union	11-22-72	406
Moultrie	Colquitt	Moultrie Container Employees Credit Union	3-01-83	449
Nashville	Berrien	Nashville Mills Employees Credit Association	11-21-72	4,523
Norcross	Gwinnett	Genuine Parts Credit Union	1-25-37	3,169
Norcross	Gwinnett	Rock-Tenn Company Employees Credit Union	7-30-74	3,754
Pine Mountain	Harris	Callaway Gardens Credit Association	7-26-77	436
Ringgold	Catoosa	Salem Carpet Credit Union	7-06-73	2,687
Rome	Floyd	Floyd County Postal Employees Credit Union	4-17-26	1,119
Rome	Floyd	Northwest Georgia Credit Union	11-25-81	13,855
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	5,875
Savannah	Chatham	G. P. A. Credit Union	11-17-52	2,771
Savannah	Chatham	Health Employees Chatham County Credit Union	8-01-55	1,229
Savannah	Chatham	Savannah Electric & Power Employee Cr. Union	4-11-39	2,731
Savannah	Chatham	Savannah Federal Credit Union	6-10-31	4,428
Savannah	Chatham	Savannah J-Mers Credit Union	9-18-64	609
Savannah	Chatham	Savannah Postal Credit Union	6-23-52	5,114
Savannah	Chatham	Savannah Regional Hospital Credit Union	4-17-72	470
Savannah	Chatham	Workmen's Circle Credit Union	2-06-50	6,662
Sea Island	Glynn	Sea Island Employees Credit Union	5-27-80	8,067
Statesboro	Bulloch	Central Ogeechee River Educators Credit Union	6-21-74	4,279
Tallapoosa	Haralson	Dixisteel Credit Union	4-16-62	926
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	844
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	10,413
Toccoa	Stephens	North Georgia Credit Union	3-29-82	6,464
Toccoa	Stephens	Wright Manufacturing Employees Credit Union	11-18-63	2,845
Valdosta	Lowndes	Southern Pine Credit Union	7-30-54	16,267
Valdosta	Lowndes	Valdosta Educators Credit Union	11-28-72	1,763
Warner Robins	Houston	Warner Robins Employees Credit Union	10-09-69	3,144
Wrens	Jefferson	Georgia-Tennessee Mining & Chemical Employees	3-31-70	42

*Amounts are in thousands as of 12-31-89

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1989
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1988
(Amounts in Millions)

	December 31, 1989 392 Banks *	December 31, 1988 378 Banks *
ASSETS		
Gross Loans	40,221	36,890
Reserve for Loan Losses	(587)	(517)
Unearned income	(242)	(213)
Net Loans	39,392	36,160
Lease Finance Receivables	766	759
Interest Bearing Depository Balances	1,672	1,824
Securities	11,331	10,446
Trade Account	245	233
Federal Funds Sold and Securities Purchased under Agreement to Resell	3,657	2,166
TOTAL EARNING ASSETS	57,063	51,588
Cash and Non-Interest Bearing Depository Balances	5,334	4,841
Bank Premises, Furniture and Fixtures	1,139	1,072
Other Real Estate Owned	164	101
Intangible Assets	159	133
All Other Assets	1,317	1,353
TOTAL ASSETS	65,176	59,088
LIABILITIES		
Demand Deposits of IPC - Domestic	9,844	9,678
Time and Savings Deposits of IPC - Domestic	36,262	32,192
Deposits Foreign Offices	571	948
Deposits of U.S. Government	322	292
Deposits of State, Counties, and Municipalities	2,593	2,309
Certified and Officers' Checks	222	226
All Other Deposits	27	
TOTAL DEPOSITS	49,841	45,645
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	7,336	6,457
Other Liabilities for Borrowed Money	1,113	761
Mortgage Indebtedness	39	43
All Other Liabilities	1,468	1,427
TOTAL LIABILITIES	59,797	54,333
Subordinated Notes and Debentures	277	304
EQUITY CAPITAL		
Preferred Stock	165	16
Common Stock	535	495
Surplus	2,010	1,790
Undivided Profits and Capital Reserves	2,392	2,150
TOTAL EQUITY CAPITAL	5,102	4,451
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	65,176	59,088

* Includes one savings bank; does not include two trust companies.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF STATE AND NATIONAL BANKS IN GEORGIA
FOR CALENDAR YEARS ENDING DECEMBER 31, 1989, AND DECEMBER 31, 1988
(Amounts in Millions)

	December 31, 1989 392 Banks *	December 31, 1988 378 Banks *
INTEREST INCOME		
Interest and Fees on Loans	5,268	3,972
Income from Lease Financing	74	80
Interest on Balances with Depository Institutions	142	126
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	264	195
Interest and Dividends from Securities	417	828
Trading Account Interest	10	11
TOTAL INTEREST INCOME	6,175	5,212
INTEREST EXPENSE		
Interest on Deposits	2,866	2,248
Expense on Federal Funds Purchased and Securities Sold under Agreement to Repurchase	638	485
Interest on Other Borrowed Money	40	38
Interest on Mortgages and Leases	4	4
Interest on Subordinated Notes and Debentures	32	31
TOTAL INTEREST EXPENSE	3,580	2,806
NET INTEREST INCOME	2,595	2,406
TOTAL NONINTEREST INCOME	898	729
OVERHEAD EXPENSE		
Salaries and Employee Benefits	1,096	1,018
Net Occupancy Expense of Bank Premises and Equipment Expenses	341	332
Other Noninterest Expenses	889	763
TOTAL OVERHEAD EXPENSES	2,326	2,113
PROVISION FOR LOAN LOSSES	313	264
SECURITIES GAINS AND LOSSES	20	14
NET OPERATING INCOME BEFORE TAXES	874	772
APPLICABLE INCOME TAXES	200	149
NET OPERATING INCOME AFTER TAXES	674	623
EXTRAORDINARY INCOME OR EXPENSES, NET	2	3
NET INCOME	676	626

* Includes one savings bank; does not include two trust companies.

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1989
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1988
(AMOUNTS IN THOUSANDS)

	Dec. 31 1989	% Total Assets	Dec. 31 1988	% Total Assets	Amount + or -	% + or -
Number of Credit Unions	130		138			
Number of Primary Members	503,221		488,076			
ASSETS						
Cash and Demand Deposits	47,513	1.8%	42,617	1.8%	4,896	11.5%
U.S. Govt. Obligations	424,878	16.3%	450,429	19.1%	(25,551)	-5.7%
Corporate Credit Unions	707,904	27.2%	436,557	18.5%	271,347	62.2%
Other Investments	254,533	9.8%	336,197	14.3%	(81,664)	-24.3%
Net Loans	1,129,235	43.4%	1,056,754	44.8%	72,481	6.9%
Fixed Assets	11,885	0.5%	11,072	0.5%	813	7.3%
Other Assets	28,689	1.0%	24,391	1.0%	4,298	17.6%
TOTAL ASSETS	2,604,637	100.0%	2,358,017	100.0%	246,620	10.5%
LIABILITIES						
Share Drafts	162,240	6.2%	138,912	5.9%	23,328	16.8%
All Other Deposits	2,212,103	84.9%	2,024,857	85.9%	187,246	9.2%
Div./Interest Payable	13,526	0.5%	9,280	0.4%	4,246	45.8%
Notes Payable	9,611	0.4%	8,735	0.4%	876	10.0%
Accounts Payable and Other Liabilities	13,979	0.6%	11,509	0.4%	2,470	21.5%
TOTAL LIABILITIES	2,411,459	92.6%	2,193,293	93.0%	218,166	9.9%
EQUITY CAPITAL						
Member Shares	7,104	0.3%	6,829	0.3%	275	4.0%
Reserves	78,655	3.0%	73,095	3.1%	5,560	7.6%
Undivided Earnings	107,419	4.1%	84,800	3.6%	22,619	26.7%
TOTAL EQUITY CAPITAL	193,178	7.4%	164,724	7.0%	28,454	17.3%
TOTAL LIABILITIES AND EQUITY CAPITAL	2,604,637	100.0%	2,358,017	100.0%	246,620	10.5%

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSE
OF
STATE-CHARTERED CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1989 AND DECEMBER 31, 1988

	Dec. 31 1989	% Total Income	Dec. 31 1988	% Total Income	Amount + or -	% + or -
OPERATING INCOME						
Interest On Loans	128,369	47.4%	115,600	51.3%	12,769	11.0%
Income from Investments	131,802	48.6%	100,529	44.7%	31,273	31.1%
Other Income	10,911	4.0%	9,031	4.0%	1,880	20.8%
TOTAL OPERATING INCOME	271,082	100.0%	225,160	100.0%	45,922	20.4%
OPERATING EXPENSES						
Employee Comp. & Benefits	22,802	8.4%	20,558	9.1%	2,244	10.9%
Office Expenses	13,346	4.9%	11,385	5.1%	1,961	17.2%
Interest on Borrowed Money	10,450	3.9%	3,620	1.6%	6,830	188.7%
Other Expenses	14,975	5.5%	13,604	6.0%	1,371	10.1%
TOTAL OPERATING EXPENSES	61,573	22.7%	49,167	21.8%	12,406	25.2%
Income before Reserve Transfers and Securities						
Gains and Losses	209,509	77.3%	175,993	78.2%	33,516	19.0%
Net Reserve Transfer	12,256	4.6%	13,670	6.1%	(1,414)	-10.3%
Income before Securities						
Gains and Losses	197,253	72.7%	162,323	72.1%	34,930	21.5%
Securities Gains/Losses, Net	(49)	0.0%	93	0.0%	(142)	-152.7%
Other Nonoperating Gains/Losses	187	0.1%	457	0.2%	(270)	-59.1%
NET INCOME AVAILABLE FOR DIVIDENDS	197,391	72.8%	162,873	72.3%	34,518	21.2%
Dividends/Interest on Shares and Deposits	175,434	64.7%	147,259	65.4%	28,175	19.1%
NET INCOME RETAINED	21,957	8.1%	15,614	6.9%	6,343	40.6%

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First State Bank & Trust Company Albany	Dougherty	Clay, Decatur, Lee, Randolph
Security Bank and Trust Company of Albany Albany	Dougherty	Miller
Trust Company Bank of South Georgia, National Association Albany	Dougherty	Mitchell, Thomas, Worth
Citizens Bank of Americus Americus	Sumter	Webster
Trust Company Bank of Northeast Georgia, National Association Athens	Clarke	Morgan
Bank South, National Association Atlanta	Fulton	Barrow, Chatham, Clarke, Clayton, Cobb, DeKalb, Forsyth, Gwinnett, Rockdale, Spalding
The Chattahoochee Bank Atlanta	Fulton	Cobb, DeKalb
Citizens Trust Bank Atlanta	Fulton	DeKalb
Citizens and Southern Trust Company (Georgia) National Association Atlanta	Fulton	Bibb, Chatham, Clarke, DeKalb, Doughtery, Floyd, Lowndes, Richmond, Troup
First American Bank, National Association Atlanta	Fulton	Clayton, Cobb, DeKalb, Gwinnett
The First National Bank of Atlanta Atlanta	Fulton	Bartow, Bibb, Chatham, Cherokee, Clayton, Cobb, DeKalb, Fayette, Forsyth, Gordon, Gwinnett, Hall, Macon, Houston, Richmond, Sumter, Walton, Whitfield

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First Union National Bank of Georgia Atlanta	Fulton	Bibb, Burke, Chatham, Chattahoochee, Cobb, Columbia, Coweta, DeKalb, Fayette, Floyd, Gwinnett, Haralson, Harris, Henry, Lowndes, Muscogee, Pike, Richmond, Screven, Spalding, Toombs, Ware, Whitfield, Wilkes
Trust Company Bank Atlanta	Fulton	Cayman Islands, Cherokee, DeKalb
Trust Company Bank of Augusta, National Association Augusta	Richmond	McDuffie
American National Bank of Brunswick Brunswick	Glynn	Appling, Camden, Wayne
The Coastal Bank of Georgia Brunswick	Glynn	Camden
Trust Company Bank of Southeast Georgia, National Association Brunswick	Glynn	Appling, Ware, Wayne
Cairo Banking Company Cairo	Grady	Thomas
Citizens Bank and Trust of West Georgia Carrollton	Carroll	Haralson
Cohutta Banking Company Chatsworth	Murray	Walker
Barnett Bank of Southwest Georgia Columbus	Muscogee	Grady, Lowndes, Meriwether, Thomas
Columbus Bank and Trust Company Columbus	Muscogee	Chattahoochee, Macon, Marion, Meriwether
Trust Company Bank of Columbus, N.A. Columbus	Muscogee	Troup
Fidelity National Bank Decatur	DeKalb	Fulton

LIST OF BRANCH BANKS APPROVED

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The Bank of Ellijay Ellijay	Gilmer	Murray
Southeastern Bank Folkston	Charlton	Brantley, Camden, Coffee, Jefferson Davis
First South Bank, National Association Fort Valley	Peach	Ben Hill, Coweta, Johnson, Jones, Macon, Newton, Turner
Citizens Community Bank Hahira	Lowndes	Brooks
The Coastal Bank Hinesville	Liberty	Chatham, Long
The First National Bank & Trust Louisville	Jefferson	Burke
Bank South, Macon Macon	Bibb	Monroe
Trust Company Bank of Middle Georgia, National Association Macon	Bibb	Houston
Barnett Bank of Atlanta Palmetto	Fulton	Cobb, DeKalb, Gwinnett
Bank of Coweta Newnan	Coweta	Meriwether
Trust Company Bank of Northwest Georgia, National Association Rome	Floyd	Polk
The Citizens and Southern National Bank Savannah	Chatham	Bartow, Ben Hill, Bibb, Butts, Carroll, Clarke, Clayton, Cobb, Colquitt, Coweta, Decatur, DeKalb, Dougherty, Douglas, Effingham, Fannin, Fayette, Floyd, Fulton, Gwinnett, Hart, Henry, Houston, Laurens, Lowndes, Polk, Richmond, Rockdale, Thomas, Tift, Troup, Upson, Whitfield
Bank South, Waycross Waycross	Ware	Camden, Charlton

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
Bank of Adairsville Adairsville	Public Square Office (Result of Main Office Relocation) 116 Public Square Adairsville 30103	7-31-89	
First State Bank and Trust Company Albany	Shotwell Street Office 1200 East Shotwell Street Bainbridge 31717	6-27-89	11-28-89
Citizens Trust Bank Atlanta	Kroger Store #242 Office 3030 Headland Drive, S. W. Atlanta 30331	6-22-89	9-05-89
The Chattahoochee Bank Atlanta	Winters Chapel Banking House Branch 4594 Winters Chapel Rd Atlanta 30340	8-03-89	
Trust Company Bank Atlanta	Woodstock Office 1522 Highway 92 Woodstock 30188	5-15-89	
First Port City Bank Bainbridge	First Port City Bank Supermarket Office 905 East Shotwell Street Bainbridge 31717	9-12-88	1-26-89
Farmers & Merchants Bank Brooklet	Brooklet Office 29 North Parker Avenue Brooklet 30415	6-14-89	
Bank of Canton Canton	Free Home Office Route 1 - Highway 20-E Canton 30114	9-06-88	3-16-89
Bank of Canton Canton	Woodstock Office 1543 Hwy. 92 West Woodstock 30188	5-31-88	8-28-89
Etowah Bank Canton	Holly Springs Office 105 Jackson Street Holly Springs 30142	11-16-88	2-07-89

APPLICATIONS TO ESTABLISH A BANK OFFICE,
BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
Etowah Bank Canton	Highway 92 East Office 5178 Highway 92 Woodstock 30188	12-18-89	
Bartow County Bank Cartersville	Winn Dixie Supermarket Office 929 J.F. Harris Parkway Collins Point Plaza Cartersville 30120	6-22-89	12-14-89
Habersham Bank Clarkesville	Downtown Clarkesville Facility 802 North Washington Street Clarkesville 30523	5-01-89	5-22-89
Columbus Bank and Trust Company Columbus	Cusseta Office 1 Courthouse Square Cusseta 31805	7-28-89	9-01-89
Community Bank & Trust -Jackson Commerce	Quality Foods Supermarket Office Highway 98, John Wilson Road Commerce 30529	6-13-89	8-14-89
Community Bank & Trust - Habersham Cornelia	Winn-Dixie Supermarket Office Highway 441 N. Cornelia 30531	11-07-89	12-18-89
The Bank of Covington Covington	Ingles Supermarket Bank Office 9176 Highway 278 NE Covington 30209	2-28-89	3-06-89
The Bank of Covington Covington	Winn Dixie Supermarket Office 6169 Hwy. 278, N. W. Covington Crossings Covington 30209	1-13-89	2-06-89
The Citizens Bank Dallas	New Georgia Office 2002 Ridge Road Dallas 30132	5-09-89	6-19-89
Bank of Danielsville Danielsville	Colbert Office Highway 72 Colbert 30628	2-06-89	11-27-89

APPLICATIONS TO ESTABLISH A BANK OFFICE,
BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
The Knight State Bank Dexter	Banking Office No. 2 201 North Jefferson Street Dublin 31021	12-08-89	
Douglas County Bank Douglasville	Douglas Boulevard Office 7421 Douglas Boulevard Suite P Douglasville 30135	10-27-88	3-01-89
The Commercial Bank Douglasville	Winn-Dixie Bankhead Highway Office 3030 Bankhead Highway Austell 30001	4-10-89	11-13-89
The Commercial Bank Douglasville	Ingles-Fairburn Road Office 2175 Fairburn Road Douglasville 30135	11-22-88	5-24-89
The Commercial Bank Douglasville	Winn-Dixie Fairburn Road Office 2123 Fairburn Road Douglasville 30135	4-10-89	10-30-89
Citizens Bank of Gwinnett Duluth	Sweetbottom Office Ste. 8i, Peachtree Hill Shpg. Cen. Peachtree Ind. Blvd./Pleasant Hill Duluth 30136	2-15-89	
The Bank of Ellijay Ellijay	Mountain Parkway Office 214 Maddox Drive East Ellijay 30539	11-03-88	
Gainesville Bank & Trust Gainesville	Oakwood Office 3725 Mundy Mill Road Oakwood 30566	6-14-89	
The Citizens Bank Gainesville	Ingles Supermarket Bank Office 3320 Thompson Bridge Road Gainesville 30501	Pending	
Citizens Union Bank Greensboro	Lake Oconee Office 6081 Eatonton Highway Greensboro 30642	9-23-87	11-02-89

APPLICATIONS TO ESTABLISH A BANK OFFICE,
BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
Citizens Community Bank Hahira	Valdosta Office 400 North Valdosta Road Valdosta 31602	11-13-89	
Commercial Banking Company Hahira	Valdosta Office 3200 Country Club Drive Valdosta 31079	8-02-88	
Bank of Columbia County Harlem	Grovetown Office 305 West Robinson Avenue Grovetown 30813	3-15-89	4-10-89
Bank of Hazlehurst Hazlehurst	Douglas Hwy Office 1220 South Tallahassee Street Hazlehurst 31539	12-19-88	1-23-89
The Bank of Gwinnett County Lawrenceville	Snellville Office 2168 Scenic Highway Snellville 30278	7-17-89	12-04-89
The Brand Banking Company Lawrenceville	Hurricane Shoals Office 141 Hurricane Shoals Road Lawrenceville 30245	8-01-88	
Trust Company Bank of Gwinnett County Lawrenceville	Beaver Ruin Office 2125 Beaver Ruin Road Norcross 30071	11-28-89	
Cobb American Bank and Trust Company Marietta	Bruno's Supermarket Bank Office 5590 Mableton Parkway Mableton 30059	10-12-89	11-16-89
Cobb American Bank and Trust Company Marietta	Kroger Supermarket #371 Bank Office 2550 Sandy Plains Road Marietta 30062	7-07-89	7-21-89
Founders Guaranty Bank McDonough	Panola Road Office 1790 Panola Road Ellenwood 30049	6-27-89	8-09-89

APPLICATIONS TO ESTABLISH A BANK OFFICE, BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
Bank of Molena Molena	Concord Office Green Street Highway #18 Concord 30206	5-05-89	8-07-89
Barnett Bank of Atlanta Palmetto	Haynes Bridge Office 3080 Old Alabama Rd. Alpharetta 30201	2-01-89	6-01-89
Barnett Bank of Atlanta Palmetto	Midtown Office 1355 Peachtree St Atlanta 30309	5-11-89	7-10-89
Barnett Bank of Atlanta Palmetto	Decatur Town Center Office 125 Clairmont Avenue Decatur 30030	5-24-89	7-17-89
Barnett Bank of Atlanta Palmetto	Pleasant Hill Office 4245 Pleasant Hill Road Duluth 30136	12-18-89	12-28-89
Barnett Bank of Atlanta Palmetto	Lawrenceville Office 2080 Riverside Parkway Lawrenceville 30243	12-04-89	12-28-89
Pitts Banking Company Pitts	Rochelle Office US Hwy 280 & corner of Mills St Rochelle 31079	7-22-88	8-18-89
First Rome Bank Rome	West Rome Facility 2459 Shorter Avenue Rome 30161	Pending	
The Northside Bank & Trust Company Roswell	Norcross/Frazier Street Office 146 Norcross Street Roswell 30076	2-14-89	5-08-89
Bank of Morgan County Rutledge	Ingles Supermarket Bank Facility 1482 Eatonton Road Madison 30650	8-21-89	12-04-89

APPLICATIONS TO ESTABLISH A BANK OFFICE,
BRANCH, OR FACILITY, AND PERMITS TO BEGIN BUSINESS

FINANCIAL INSTITUTION	BANK OFFICE, BRANCH, OR FACILITY	APPROVAL DATE	EFFECTIVE/ BEGIN BUSINESS
Metro Bank Sandy Springs	Buckhead Office Suite 212 3655 Roswell Road Atlanta 30342	12-29-88	7-03-89
Sea Island Bank Statesboro	Food Max Supermarket Bank Office 507 Northside Drive East Statesboro 30458	9-27-89	
West Central Georgia Bank Thomaston	North Thomaston Office Thomaston Square 1021A U. S. Hwy. 19, North, Suite 1 Thomaston 30286	11-30-88	4-10-89
Citizens Bank & Trust, Inc. Trenton	Ingles Supermarket Office Georgia Highway 11 Trenton Plaza Trenton 30752	8-31-89	9-01-89
The Southside Bank & Trust Company Union City	Palmetto Office Highway 29 Franklin Roosevelt Highway Palmetto 30268	Withdrawn	7-07-89
First State Bank and Trust Company of Valdosta Valdosta	Lake Park Office State Highway 376 Lake Park 31636	3-24-89	
First State Bank and Trust Company of Valdosta Valdosta	Moody Air Force Base Office Building 150 Moody Air Force Base Moody AFB 31699	3-24-89	5-01-89
The Peoples Bank Willacoochee	Pearson Office U.S. Highway 441 Pearson 31642	1-31-89	
The Peoples Bank Winder	Auburn Office 29 & Main Street Auburn 30203	4-21-89	
Talbot State Bank Woodland	Talbotton Office Monroe Street Talbotton 31827	Rescinded	3-03-89

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Bank of Adairsville Adairsville	Main Office FROM 116 Public Square - Public Square Office Adairsville 30103 TO 7400 Highway 140 Adairsville 30103	7-31-89	
Georgia Bankers Bank Atlanta	Main Office from Cobb to Fulton County FROM 1100 Circle 75 Parkway, Suite 760 Atlanta 30339 TO 3715 Northside Pkwy, 300 Northcreek, Ste 800 Atlanta 30327	3-15-89	3-17-89
The Prudential Bank & Trust Company Atlanta	Main Office From Cobb to Fulton County FROM 200 Galleria Parkway, Suite 1900 Atlanta 30339 TO Two Concourse Parkway Atlanta 30328	11-28-89	12-15-89
Farmers & Merchants Bank Brooklet	Main Office FROM 29 North Parker Avenue Brooklet 30415 TO 139 & 201 North Main Street Statesboro 30458	6-14-89	
Bank of Dodge County Chester	Eastman Office FROM 210 Oak Street Eastman 31023 TO 600 Oak Street Eastman 31023	Pending	
Bank of Clayton Clayton	Valley Office FROM Highway 441 and Dickerson Street Dillard 30537 TO U. S. Highway 441 and Old Dillard/Franklin Rd Dillard 30537	Pending	
Cook Banking Company Cochran	Main Office FROM 125 Second Street Cochran 31014 TO 303 North East Dykes Street Cochran 31014	11-03-89	
Columbus Postal Credit Union Columbus	Columbus Postal Credit Union FROM 5629 Princeton Avenue Columbus 31993 TO Bradley Park Drive Columbus 31904	7-21-89	

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Dawson County Bank Dawsonville	Georgia 400 Office FROM Ga Hwy. 53 & Ga Hwy. 400 Dawsonville 30534 TO 5000 Hwy. 400 Dawsonville 30534	9-11-89	
Capital Bank Fort Oglethorpe	Main Office FROM 201 Thomas Road Fort Oglethorpe 30742 TO 240 Battlefield Parkway Fort Oglethorpe 30742	10-28-88	10-10-89
Georgia First Bank Gainesville	Main Office FROM 106 Washington Street Gainesville 30501 TO 445 Church Street Gainesville 30501	2-23-88	2-27-89
Trust Company Bank of Gwinnett County Lawrenceville	Main Office FROM 181 Clayton Street Lawrenceville 30245 TO 701 Pike Street N.W. Lawrenceville 30245	4-24-89	5-03-89
Trust Company Bank of Gwinnett County Lawrenceville	Medical Center Office FROM 701 Pike Street, N.W. Lawrenceville 30245 TO Lawrenceville Office, 181 Clayton Street Lawrenceville 30245	4-24-89	5-03-89
The Merchants and Citizens Bank McRae	Main Office FROM 101 South Third Street McRae 31055 TO 200 College Street McRae 31055	2-06-89	
Bank of Newington Newington	Main Office FROM Main and Broad Streets Newington 30446 TO Main and Church Streets Newington 30446	Pending	
Barnett Bank of Atlanta Palmetto	From Galleria to Riverwood Office FROM 2905 S Cobb Parkway Atlanta 30339 TO 100 Cumberland Circle, N.W. Atlanta 30060	11-08-89	11-20-89

APPLICATIONS TO CHANGE LOCATION OF MAIN OFFICE, BRANCH, BANK OFFICE, OR BANK FACILITY

FINANCIAL INSTITUTION	CHANGE LOCATION OF	APPROVAL DATE	EFFECTIVE DATE
Barnett Bank of Atlanta Palmetto	Mableton Office FROM 999 Bankhead Highway Mableton 30059 TO 5353 Floyd Road Mableton 30059	11-08-89	11-20-89
The Geo. D. Warthen Bank Sandersville	Plaza Facility FROM 722 S. Harris Street Sandersville 31082 TO 603 S. Harris Street Sandersville 31082	6-13-89	
Altamaha Bank & Trust Company Uvalda	Vidalia Office FROM Highway 280 Higgston 30410 TO Highway 280 Vidalia 30474	12-07-87	5-01-89

APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A BANK OR A BANK HOLDING COMPANY

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
SouthTrust Corporation Birmingham AL	SouthTrust Bank of Savannah Savannah GA	Pending
SouthTrust Corporation Birmingham AL	Branches of Anchor Savings Bank, FSB Roswell/Marietta GA	Pending
SouthTrust Corporation Birmingham AL	Sentry Bank and Trust Company Roswell GA	5-31-89
Barnett Banks, Inc. Jacksonville FL	First Federal Savings & Loan Assn. Summerville GA	Rescinded 3-27-89
Barnett Banks, Inc. Jacksonville FL	Investors Bank & Trust Duluth GA	7-27-89
Barnett Banks, Inc. Jacksonville FL	Southern Federal Savings Bank Columbus GA	1-19-89
BMR Financial Group, Inc. Atlanta GA	Tucker State Bank Winter Garden FL	7-20-89
BMR Financial Group, Inc. Atlanta GA	Bay Bancshares, Inc.& Subsidiaries Clearwater FL	7-27-89
First Wachovia Corporation Atlanta GA	First Bank & Trust Company Fayetteville GA	8-11-89
The Citizens and Southern Corporation Atlanta GA	Covington Branch of First South Bank, N.A. Covington GA	Pending
The Citizens and Southern Corporation Atlanta GA	The Ocean State Bank Neptune Beach FL	10-24-89
Union Bancshares, Inc. Blairsville GA	Citizens Bank Murphy NC	Pending
CB&T Bancshares, Inc. Columbus GA	Bank of Pensacola Pensacola FL	Pending
CB&T Bancshares, Inc. Columbus GA	Farmers & Merchants Bank of Russell County Phenix City AL	2-06-89
CB&T Bancshares, Inc. Columbus GA	Vanguard Banks, Inc. & Subsidiary Valparaiso FL	10-24-89
CB&T Bancshares, Inc. Columbus GA	International City Bank Warner Robins GA	3-27-89

APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A BANK OR A BANK HOLDING COMPANY

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
ACQUISITIONS ONLY:		
First Commerce Bancorp Inc. Commerce GA	Branch of Fulton Federal Savings and Loan Assoc. Cartersville GA	1-04-89
First Commerce Bancorp, Inc. Commerce GA	Citizens Banking Company Lexington GA	Pending
Century South Banks, Inc. Dahlonega GA	First National Bank of Union County Blairsville GA	Pending
Century South Banks, Inc.(less than 25%) Dahlonega GA	Mountain Bank of Georgia Hiawassee GA	Pending
Dahlonega Bancorp, Inc. Dahlonega GA	Branch of Decatur Federal Savings and Loan Assoc. Chatsworth GA	9-26-89
Dahlonega Bancorp, Inc. Dahlonega GA	Branch of Great Southern Federal Savings Bank Cumming GA	Withdrawn 11-30-89
Dahlonega Bancorp, Inc. Dahlonega GA	Georgia First Bank Gainesville GA	8-14-89
Citizens Corporation Eastman GA	Bank South, Mount Vernon Mount Vernon GA	12-20-89
First National Bancorp Gainesville GA	The Peoples Bank of Forsyth County Cumming GA	3-03-89
First National Bancorp Gainesville GA	Pickens County Bank Jasper GA	6-05-89
Allied Bankshares, Inc. Thomson GA	Branch of Fulton Federal Savings and Loan Assoc. Waycross GA	Rescinded 12-05-89
Allied Bankshares, Inc. Thomson GA	Branch of Fulton Federal Savings and Loan Assoc. McRae GA	Rescinded 12-05-89
The Prudential Insurance Company of America Newark NJ	Cartersville Federal Savings Bank of Georgia Cartersville GA	9-08-89

APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A BANK OR A BANK HOLDING COMPANY

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
Intermark, Inc. and Triton Group Ltd. La Jolla CA	Fuqua Industries, Inc. Atlanta GA	Withdrawn 5-31-89
First National Financial Corporation Albany GA	First National Bank of South Georgia Albany GA	Pending
Four County Bancshares, Inc. Allentown GA	The Four County Bank Allentown GA	2-14-89
BancShares National Corp Atlanta GA	Vinings Bank & Trust, N.A. Atlanta GA	Pending
First Financial Management Corporation Atlanta GA	Georgia Federal Bank, FSB Atlanta GA	5-31-89
International Trade Bankcorp Atlanta GA	International Trade Bank of Atlanta Atlanta GA	Pending
Merchant Bank Corporation Atlanta GA	The Merchant Bank of Atlanta Atlanta GA	9-25-89
Worth Financial Company, Inc. Atlanta GA	Worth Federal Savings and Loan Association Sylvester GA	Withdrawn 3-17-89
Fannin Bancshares, Inc. Blue Ridge GA	Peoples Bank of Fannin County Blue Ridge GA	7-10-89
Golden Isles Financial Holdings, Inc. Brunswick GA	The First Bank of Brunswick Brunswick GA	5-05-89
Security Bancorp, Inc. Canton GA	Security State Bank Canton GA	5-17-89
First Community Bancorp, Inc. Cartersville GA	First Community Bank & Trust Cartersville GA	10-18-89
First Clayton Bancshares, Inc. Clayton GA	First Clayton Bank & Trust Company Clayton GA	10-06-89
Cordele Bancshares, Inc. Cordele GA	Cordele Banking Company Cordele GA	Rescinded 7-24-89
TCB Bancshares, Inc. Crawford GA	The Commercial Bank Crawford GA	8-10-89
Prime Bancshares, Inc. Decatur GA	DeKalb Federal Savings Bank Decatur GA	7-14-89

APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A BANK OR A BANK HOLDING COMPANY

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
Citizens & Merchants Corporation Douglasville GA	Citizens & Merchants State Bank Douglasville GA	11-09-89
Morris State Bancshares, Inc. Dublin GA	The Morris State Bank Dublin GA	5-24-89
Gwinnett Bancorp, Inc. Duluth GA	Gwinnett National Bank Duluth GA	1-27-89
FBT Bankshares, Inc. Fayetteville GA	First Bank & Trust Company Fayetteville GA	Withdrawn 8-28-89
Lanier Bankshares, Inc. Gainesville GA	Lanier National Bank Gainesville GA	4-18-89
Southern Crescent Financial Corp. Jonesboro GA	Clayton National Bank Morrow GA	10-19-89
Jefferson Bancshares, Inc. Louisville GA	Bank of Jefferson County Louisville GA	5-11-89
Baldwin Bancshares, Inc. Milledgeville GA	First National Bank of Baldwin County Milledgeville GA	2-14-89
First Security Corporation Norcross GA	First Security National Bank Norcross GA	9-14-89
Fayette County Bancshares, Inc. Peachtree City GA	Fayette County Bank Peachtree City GA	6-29-89
PNB Bankshares, Inc. Peachtree City GA	Peachtree National Bank Peachtree City GA	4-18-89
Bryan Bancorp of Georgia, Inc. Richmond Hill GA	Bryan Bank & Trust Richmond Hill GA	8-11-89
The First National Bankshares of Henry County, Inc Stockbridge GA	The First National Bank of Henry County Stockbridge GA	10-16-89
DBT Holding Company Vidalia GA	Darby Bank and Trust Company Vidalia GA	Pending
WB&T Bankshares, Inc. Waycross GA	Waycross Bank & Trust Waycross GA	11-22-89
Barrow Bancshares, Inc. Winder GA	Barrow Bank & Trust Company Winder GA	10-24-89

APPLICATIONS TO BECOME A BANK HOLDING COMPANY
AND/OR TO ACQUIRE VOTING STOCK OF A BANK OR A BANK HOLDING COMPANY

BANK HOLDING COMPANY	TO ACQUIRE	APPROVAL DATE
NEW FORMATIONS:		
North Georgia National Bancshares, Inc. Woodstock GA	North Georgia National Bank Woodstock GA	6-12-89

APPLICATIONS APPROVED FOR FINANCIAL HOLDING COMPANY SUBSIDIARIES
TO MERGE ACROSS COUNTY LINES

NAME OF HOLDING COMPANY	LOCATION	EFFECTIVE
BANK CORPORATION OF GEORGIA	Macon	
First South Bank w/into	Ashburn	
First South Bank, National Association	Fort Valley	7-01-89
CITIZENS & SOUTHERN CORPORATION	Atlanta	
The Citizens & Southern Bank of Conyers w/into	Conyers	
The Citizens and Southern National Bank	Savannah	3-31-89
BARNETT BANKS, INC.	Jacksonville, FL	
Investors Bank & Trust w/into	Duluth	
Barnett Bank of Atlanta	Palmetto	11-09-89
FIRST WACHOVIA CORPORATION	Atlanta	
First Bank and Trust Company w/into	Fayetteville	
The First National Bank of Atlanta	Atlanta	9-15-89
ANB BANKSHARES, INC.	Brunswick	
American Bank of Southeast Georgia w/into	Kingsland	
American National Bank of Brunswick	Brunswick	4-21-89
CHATTAHOOCHEE BANCORP, INC.	Atlanta	
The Chattahoochee Bank w/into	Marietta	
The Buckhead Bank	Atlanta	6-28-89

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
ADAIRSVILLE BANCSHARES, INC.	ADAIRSVILLE	11-02-87	10350	
*Bank of Adairsville	Adairsville			
MONTGOMERY COUNTY BANKSHARES, INC.	AILEY	1-27-87	10096	
*Montgomery County Bank	Ailey			
FIRST STATE CORPORATION	ALBANY	2-04-81	04254	
*First State Bank & Trust Company	Albany			
First State Bank and Trust Company in Cordele	Cordele			
FOUR COUNTY BANCSHARES, INC.	ALLENTOWN	2-14-89	11078	
*The Four County Bank	Allentown			
FIRST BANK SHARES OF THE SOUTH EAST, INC.	ALMA	6-11-85	08791	
*The First National Bank of Alma	Alma			
SOUTH BANKING COMPANY	ALMA	11-20-80	04049	
*Alma Exchange Bank & Trust	Alma			
Citizens State Bank	Kingsland			
GEORGIA PEOPLES BANKSHARES, INC.	BAXLEY	6-14-82	05822	04049
*Peoples State Bank & Trust	Baxley			
FIRST COLONY BANCSHARES, INC.	ALPHARETTA	6-06-88	10670	
*First Colony Bank	Alpharetta			
CREDIT AND COMMERCE AMERICAN INVESTMENT, B.V.	AMSTERDAM,N'LAND	6-01-87	04145	04140
FIRST AMERICAN CORPORATION	WASHINGTON, DC	6-01-87	99315	04140
FIRST AMERICAN BANKSHARES, INC.	WASHINGTON, DC	6-01-87	99316	04140
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83	06943	04140
*First American Bank of Georgia, N. A.	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140
B.H.C., INC.	ARLINGTON	11-01-88	10857	
*Bostwick Banking Company	Arlington			
FIRST AMERICAN BANCORP	ATHENS	4-02-86	09271	
*First American Bank and Trust Company	Athens			
AMERICAN LIGHTING & SUPPLY CO.	ATLANTA	6-16-87	99005	99004
CPI HOLDINGS, INC.	ATLANTA	6-16-87	99006	99004
*United Federal Savings and Loan Association	Smyrna			
BANK SOUTH CORPORATION	ATLANTA	7-01-76	00728	
*Bank South, National Association	Atlanta			
BANK SOUTH PENSACOLA, INC., ATLANTA	ATLANTA	8-29-88	10822	00728
BANK SOUTH MACON, INC.	MACON	9-28-78	08182	00728
Bank South, Fitzgerald	Fitzgerald			

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Bank South, Macon	Macon			
Bank South, Jasper County, N.A.	Monticello			
Bank South, Houston County, N.A.	Perry			
Bank South, Washington County	Tennille			
BANK SOUTH WAYCROSS, INC.	WAYCROSS	10-21-81	04705	00728
Bank South, Douglas	Douglas			
*Bank South, Waycross	Waycross			
BANK SOUTH PENSACOLA, INC., ATLANTA	ATLANTA	8-29-88	10822	00728
BMR FINANCIAL GROUP, INC.	ATLANTA	11-07-86	09570	
Citizens Bank of Americus	Americus			
*The Citizens Bank of Swainsboro	Swainsboro			
Brice Banking Company, Inc.	Vidalia			
BMR FLORIDA CORPORATION	CLEARWATER, FL	7-27-89	05527	09570
CHATHAM HOLDINGS, INC.	ATLANTA	6-16-87	99004	
AMERICAN LIGHTING & SUPPLY CO.	ATLANTA	6-16-87	99005	99004
CPI HOLDINGS, INC.	ATLANTA	6-16-87	99006	99004
*United Federal Savings and Loan Association	Smyrna			
CITIZENS AND SOUTHERN CORPORATION	ATLANTA	7-01-76	00006	
CITIZENS AND SOUTHERN GEORGIA CORPORATION	ATLANTA	4-29-86	09382	00006
*The Citizens and Southern National Bank	Savannah			
CITIZENS AND SOUTHERN TRUST COMPANY, INC.	ATLANTA	7-11-86	09382	00006
*Citizens and Southern Trust Company (Georgia) N.A.	Atlanta			
CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION	COLUMBIA, SC	1-28-86	09251	00006
CITIZENS AND SOUTHERN FLORIDA CORPORATION	FT.LAUDERDALE,FL	6-21-85	08846	00006
SOUTHERN BANK CORP., INC.	TALLAHASSEE, FL	9-23-87	99320	00006
CITIZENS AND SOUTHERN GEORGIA CORPORATION	ATLANTA	4-29-86	09382	00006
*The Citizens and Southern National Bank	Savannah			
CITIZENS AND SOUTHERN TRUST COMPANY, INC.	ATLANTA	7-11-86	09382	00006
*Citizens and Southern Trust Company (Georgia) N.A.	Atlanta			
CITIZENS BANCSHARES CORP.	ATLANTA	7-01-76	00566	
*Citizens Trust Bank	Atlanta			
COMMERCIAL BANCORP OF GEORGIA, INC.	ATLANTA	5-25-88	10751	
*Commercial Bank of Georgia	Atlanta			
COMMUNITY FINANCIAL SERVICES, INC.	ATLANTA	11-18-85	09160	
*Georgia Bankers Bank	Atlanta			
CPI HOLDINGS, INC.	ATLANTA	6-16-87	99006	99004
*United Federal Savings and Loan Association	Smyrna			
EMBRY BANKSHARES, INC.	ATLANTA	11-12-87	00485	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Embry National Bank	Atlanta			
FIRST ATLANTA CORPORATION	ATLANTA	7-01-76	00709	99020
*The First National Bank of Atlanta	Atlanta			
FIRST FINANCIAL MANAGEMENT CORPORATION	ATLANTA	5-31-89	99019	
*Georgia Federal Bank, FSB	Atlanta			
FIRST LIBERTY FINANCIAL CORPORATION	ATLANTA	7-16-85	99010	
*Liberty Federal Savings and Loan Association	Macon			
Valdosta Federal Savings and Loan Association	Valdosta			
FIRST UNION CORPORATION OF GEORGIA	ATLANTA	7-01-76	00714	
*First Union National Bank of Georgia	Atlanta			
FIRST WACHOVIA CORPORATION	ATLANTA	10-28-85	99312	
FIRST ATLANTA CORPORATION	ATLANTA	7-01-76	00709	99020
*The First National Bank of Atlanta	Atlanta			
THE WACHOVIA CORPORATION	WINSTON-SALEM,NC		00615	99020
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83	06943	04140
*First American Bank of Georgia, N. A.	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140
MERCHANT BANK CORPORATION	ATLANTA	9-25-89	11280	
*The Merchant Bank of Atlanta	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140
NORO FINANCIAL CORPORATION	ATLANTA	12-22-86	99014	
NORO-HOME FEDERAL HOLDING COMPANY, N.V.	ATLANTA	12-22-86	99015	99014
NORO-THRIFT HOLDING COMPANY	ATLANTA	12-22-86	99016	99014
*Home Federal Savings & Loan Association	Atlanta			
NORO-HOME FEDERAL HOLDING COMPANY, N.V.	ATLANTA	12-22-86	99015	99014
NORO-THRIFT HOLDING COMPANY	ATLANTA	12-22-86	99016	99014
*Home Federal Savings & Loan Association	Atlanta			
NORO-THRIFT HOLDING COMPANY	ATLANTA	12-22-86	99016	99014
*Home Federal Savings & Loan Association	Atlanta			
SOUTHERN NATIONAL BANKSHARES, INC.	ATLANTA	2-21-84	07612	00610
*NCNB National Bank	Atlanta			
SUMMIT BANK CORPORATION	ATLANTA	9-11-87	10426	
*The Summit National Bank	Atlanta			
SUNTRUST BANKS, INC.	ATLANTA	1-11-85	08514	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
TRUST COMPANY OF GEORGIA	ATLANTA	7-01-76	08515	08514
Trust Company Bank of South Georgia, N.A.	Albany			
Trust Company Bank of Northeast Georgia, N.A.	Athens			
*Trust Company Bank	Atlanta			
Trust Company Bank of Cobb County, N.A.	Atlanta			
Trust Company Bank of Augusta, N.A.	Augusta			
Trust Company Bank of Carroll County	Bowdon			
Trust Company Bank of Southeast Georgia, N.A.	Brunswick			
Trust Company Bank of Columbus, N.A.	Columbus			
Trust Company Bank of Rockdale	Conyers			
Trust Company Bank of Coffee County	Douglas			
Trust Company Bank of Douglas County	Douglasville			
Trust Company Bank of Clayton County	Jonesboro			
Trust Company Bank of Gwinnett County	Lawrenceville			
Trust Company Bank of Troup County	LaGrange			
Trust Company Bank of Middle Georgia, N.A.	Macon			
Trust Company Bank of Henry County, N.A.	McDonough			
Trust Company Bank of Northwest Georgia, N.A.	Rome			
Trust Company of Georgia Bank of Savannah, N.A.	Savannah			
THIRD NATIONAL CORPORATION	NASHVILLE, TN	3-24-87	00791	08514
SUN BANKS, INC.	ORLANDO, FL		00078	08514
TRUST COMPANY OF GEORGIA	ATLANTA	7-01-76	08515	08514
Trust Company Bank of South Georgia, N.A.	Albany			
Trust Company Bank of Northeast Georgia, N.A.	Athens			
*Trust Company Bank	Atlanta			
Trust Company Bank of Cobb County, N.A.	Atlanta			
Trust Company Bank of Augusta, N.A.	Augusta			
Trust Company Bank of Carroll County	Bowdon			
Trust Company Bank of Southeast Georgia, N.A.	Brunswick			
Trust Company Bank of Columbus, N.A.	Columbus			
Trust Company Bank of Rockdale	Conyers			
Trust Company Bank of Coffee County	Douglas			
Trust Company Bank of Douglas County	Douglasville			
Trust Company Bank of Clayton County	Jonesboro			
Trust Company Bank of Gwinnett County	Lawrenceville			
Trust Company Bank of Troup County	LaGrange			
Trust Company Bank of Middle Georgia, N.A.	Macon			
Trust Company Bank of Henry County, N.A.	McDonough			
Trust Company Bank of Northwest Georgia, N.A.	Rome			
Trust Company of Georgia Bank of Savannah, N.A.	Savannah			
BANKERS FIRST CORPORATION	AUGUSTA	4-17-84	99001	
Athens Federal Savings Bank	Athens			
*Banker's First Federal Savings & Loan Association	Augusta			
Southeast Federal Savings Bank	Rossville			
PORT CITY HOLDING COMPANY, INC.	BAINBRIDGE	8-11-81	04690	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*The First Port City Bank	Bainbridge			
FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC. *Citizens Bank	BALL GROUND Ball Ground	3-18-83	06670	
UNITED BANK CORPORATION *United Bank United Bank of Crawford United Bank of Pike	BARNESVILLE Barnesville Roberta Zebulon	11-25-81	04822	
GEORGIA PEOPLES BANKSHARES, INC. *Peoples State Bank & Trust	BAXLEY Baxley	6-14-82	05822	04049
SOUTHTRUST CORPORATION SouthTrust Bank of Columbus,N.A. SOUTHTRUST OF GEORGIA, INC. *SouthTrust Bank of Atlanta	BIRMINGHAM, AL Columbus ROSWELL Roswell	5-31-89 1-10-84	00717 08895	
FIRST UNION BANCORP *First National Bank of Union County	BLAIRSVILLE Blairsville	4-25-85	08685	
UNION BANCSHARES, INC. *Union County Bank	BLAIRSVILLE Blairsville	2-04-88	10644	
FIRST STATE BANCSHARES OF BLAKELY, INC. *First State Bank of Blakely	BLAKELY Blakely	6-13-86	09480	
FANNIN BANCSHARES, INC. *Peoples Bank of Fannin County	BLUE RIDGE Blue Ridge	7-10-89	11201	
ANB BANKSHARES, INC. *Barnett Bank of Southeast Georgia, N.A.	BRUNSWICK Brunswick	9-19-84	08096	00003
FIRST GEORGIA HOLDING, INC. *First Georgia Savings Bank,F.S.B.	BRUNSWICK Brunswick	4-28-88	99009	
GOLDEN ISLES FINANCIAL HOLDINGS, INC. *The First Bank of Brunswick	BRUNSWICK Brunswick	5-05-89	99612	
FIRST HARALSON CORPORATION *The First National Bank of Haralson County	BUCHANAN Buchanan	3-06-84	07654	
SOUTHLAND BANK CORP. *The Citizens State Bank Coffee County Bank	BUTLER Butler Douglas	2-13-84	07618	
FARMERS BANCSHARES, INC. *Farmers State Bank	CADWELL Cadwell	7-24-79	03260	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
The Security State Bank	McRae			
CAIRO BANCHSHARES, INC. *Cairo Banking Company	CAIRO Cairo	4-16-82	05560	
GRADY HOLDING COMPANY *First National Bank of Grady County	CAIRO Cairo	6-30-78	02905	
P & C BANK SHARES, INC. *Planters & Citizens Bank	CAMILLA Camilla	12-30-80	04014	
B C BANKSHARES, INC. *Bank of Canton	CANTON Canton	9-05-84	08141	
SECURITY BANCORP, INC. *Security State Bank	CANTON Canton	5-17-89	99613	
UNITED SECURITY BANCSHARES, INC. *United Security Bank	CANTON Sparta	2-21-84	07604	
FIRST BANKS, INC. First Bank and Trust *The Bank of Toccoa	CARNESVILLE Carnesville Toccoa	4-13-81	04290	
WGNB CORP. *West Georgia National Bank of Carrollton	CARROLLTON Carrolton	8-12-85	08893	
BARTOW BANCSHARES, INC. *Bartow County Bank	CARTERSVILLE Cartersville	4-28-83	06574	
FIRST COMMUNITY BANCORP, INC. *First Community Bank & Trust	CARTERSVILLE Cartersville	10-18-89	99606	
PEOPLES BARTOW CORPORATION *Peoples Bank of Bartow County	CARTERSVILLE Cartersville	2-13-84	07393	
FIRST POLK BANKSHARES, INC. *The First National Bank of Polk County	CEDARTOWN Cedartown	5-20-86	08990	
NCNB CORPORATION SOUTHERN NATIONAL BANKSHARES, INC. *NCNB National Bank	CHARLOTTE ATLANTA Atlanta	12-12-85 2-21-84	00610 07612	00610
FIRST UNION CORPORATION FIRST UNION CORPORATION OF GEORGIA *First Union National Bank of Georgia	CHARLOTTE, NC ATLANTA Atlanta	3-17-86 7-01-76	00609 00714	
COHUTTA BANCSHARES, INC.	CHATSWORTH	11-30-82	06446	09582

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Cohutta Banking Company	Chatsworth			
FIRST CHATSWORTH BANCSHARES, INC.	CHATSWORTH	3-03-83	06382	
*The First National Bank of Chatsworth	Chatsworth			
FIRST CLAYTON BANCSHARES, INC.	CLAYTON	10-06-89	99605	
*First Clayton Bank & Trust Company	Clayton			
LIBERTY BANCORP OF GEORGIA, INC.	CLAYTON	5-12-83	06842	
*Rabun County Bank	Clayton			
The Gordon Bank	Gordon			
BMR FLORIDA CORPORATION	CLEARWATER, FL	7-27-89	05527	09570
WHITE COUNTY BANCSHARES, INC.	CLEVELAND	9-19-84	08081	
*White County Bank	Cleveland			
CITIZENS AND SOUTHERN SOUTH CAROLINA CORPORATION	COLUMBIA, SC	1-28-86	09251	00006
SYNOVUS FINANCIAL CORP.	COLUMBUS	7-01-76	00283	09582
Security Bank and Trust Company of Albany	Albany			
Sumter Bank and Trust Company	Americus			
The Coastal Bank of Georgia	Brunswick			
Citizens Bank and Trust of West Georgia	Carrollton			
*Columbus Bank and Trust Company	Columbus			
Bank of Hazlehurst	Hazlehurst			
Commercial Bank & Trust Company of Troup County	LaGrange			
The National Bank of Walton County	Monroe			
Bank of Coweta	Newnan			
Commercial Bank	Thomasville			
First Community Bank of Tifton	Tifton			
First State Bank and Trust Company of Valdosta	Valdosta			
CB&T of Middle Georgia	Warner Robins			
COHUTTA BANCSHARES, INC.	CHATSWORTH	11-30-82	06446	09582
*Cohutta Banking Company	Chatsworth			
FORT RUCKER BANCSHARES, INC.	FORT RUCKER, AL	10-04-88	07853	09582
NORTHWEST FLORIDA BANKING CORPORATION	QUINCY, FL	3-18-88	02096	09582
TB&C BANCSHARES, INC.	COLUMBUS	8-25-86	09582	
SYNOVUS FINANCIAL CORP.	COLUMBUS	7-01-76	00283	09582
Security Bank and Trust Company of Albany	Albany			
Sumter Bank and Trust Company	Americus			
The Coastal Bank of Georgia	Brunswick			
Citizens Bank and Trust of West Georgia	Carrollton			
*Columbus Bank and Trust Company	Columbus			
Bank of Hazlehurst	Hazlehurst			
Commercial Bank & Trust Company of Troup County	LaGrange			
The National Bank of Walton County	Monroe			

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
Bank of Coweta	Newnan			
Commercial Bank	Thomasville			
First Community Bank of Tifton	Tifton			
First State Bank and Trust Company of Valdosta	Valdosta			
CB&T of Middle Georgia	Warner Robins			
COHUTTA BANCSHARES, INC.	CHATSWORTH	11-30-82	06446	09582
*Cohutta Banking Company	Chatsworth			
FORT RUCKER BANCSHARES, INC.	FORT RUCKER, AL	10-04-88	07853	09582
NORTHWEST FLORIDA BANKING CORPORATION	QUINCY, FL	3-18-88	02096	09582
FIRST COMMERCE BANCORP, INC.	COMMERCE	10-27-81	04842	
*The First National Bank of Commerce	Commerce			
Citizens Banking Company	Lexington			
MID STATE BANKS,INC.	CORDELE	3-05-80	03506	
*Cordele Banking Company	Cordele			
Planters Bank	Hawkinsville			
Pineview State Bank	Pineview			
COMMUNITY BANKSHARES, INC.	CORNELIA	3-12-81	04255	
Community Bank & Trust - Jackson	Commerce			
*Community Bank & Trust - Habersham	Cornelia			
HABERSHAM BANCORP	CORNELIA	12-05-84	08191	
*Habersham Bank	Clarkesville			
FNB NEWTON BANKSHARES, INC.	COVINGTON	11-30-84	08370	
*First National Bank of Newton County	Covington			
MAIN STREET BANKS INCORPORATED	COVINGTON	11-07-88	10941	
*The Bank of Covington	Covington			
TCB BANCSHARES, INC.	CRAWFORD	8-10-89	11210	
*The Commercial Bank	Crawford			
CREDIT AND COMMERCE AMERICAN HOLDINGS, N.V.	CURACAO, N'LANDS	6-01-87	04140	
CREDIT AND COMMERCE AMERICAN INVESTMENT, B.V.	AMSTERDAM,N'LAND	6-01-87	04145	04140
FIRST AMERICAN CORPORATION	WASHINGTON, DC	6-01-87	99315	04140
FIRST AMERICAN BANKSHARES, INC.	WASHINGTON, DC	6-01-87	99316	04140
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83	06943	04140
*First American Bank of Georgia, N. A.	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140
CENTURY SOUTH BANKS, INC.	DAHLONEGA	4-20-82	05528	
*Bank of Dahlonega	Dahlonega			
The Bank of Ellijay	Ellijay			
Georgia First Bank	Gainesville			
FIRST NATIONAL BANCSHARES OF PAULDING COUNTY, INC.	DALLAS	6-19-85	08780	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*The First National Bank of Paulding County	Dallas			
NORTHWEST GEORGIA FINANCIAL CORPORATION	DALLAS	3-05-82	04976	
*The Citizens Bank, Dallas, Georgia	Dallas			
The Citizens Bank of Newton County	Mansfield			
HARDWICK HOLDING COMPANY	DALTON	9-23-80	03984	
The Calhoun First National Bank	Calhoun			
*Hardwick Bank & Trust Company	Dalton			
SOUTHEASTERN BANKING CORPORATION	DARIEN	4-14-81	04295	
The Darien Bank	Darien			
*Southeastern Bank	Folkston			
DAWSON BANCSHARES, INC.	DAWSON	9-19-83	07076	
*Bank of Dawson	Dawson			
DAWSON COUNTY BANCSHARES, INC.	DAWSONVILLE	12-03-84	08455	
*Dawson County Bank	Dawsonville			
DFSOUTHEASTERN, INC.	DECATUR	8-25-88	99007	
*Decatur Federal Savings and Loan Association	Decatur			
FIDELITY SOUTHERN CORPORATION	DECATUR	12-18-79	03494	
*Fidelity National Bank	Decatur			
PRIME BANCSHARES, INC.	DECATUR	7-14-89	99018	
*DeKalb Federal Savings Bank	Decatur			
M & F FINANCIAL CORPORATION	DONALSONVILLE	2-01-85	08547	
*Merchants and Farmers Bank	Donalsonville			
CITIZENS & MERCHANTS CORPORATION	DOUGLASVILLE	11-09-89	99609	
*Citizens & Merchants State Bank	Douglasville			
METRO BANCORP, INC.	DOUGLASVILLE	12-10-84	08148	
*The Commercial Bank	Douglasville			
THORNTON HOLDING COMPANY, INC.	DOUGLASVILLE	12-17-81	04896	
*Douglas County Bank	Douglasville			
MORRIS STATE BANCSHARES, INC.	DUBLIN	5-24-89	11173	
*The Morris State Bank	Dublin			
GWINNETT BANCORP, INC.	DULUTH	1-27-89	11050	
*Gwinnett National Bank	Duluth			
CITIZENS CORPORATION	EASTMAN	1-15-85	08140	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Citizens Bank & Trust Company	Eastman			
Citizens Bank & Trust Company of Mount Vernon	Mount Vernon			
PEOPLES BANKSHARES, INCORPORATED	EATONTON	2-17-84	07346	
*The Peoples Bank	Eatonton			
PUTNAM-GREENE FINANCIAL CORPORATION	EATONTON	4-03-87	10097	
*Farmers & Merchants Bank	Eatonton			
The Pembroke State Bank	Pembroke			
The Farmers Bank	Union Point			
BOE BANCSHARES, INC.	EDISON	3-05-84	07551	
*The Bank of Edison	Edison			
FIRST ELBERT CORPORATION	ELBERTON	4-01-83	06671	
*First National Bank in Elberton	Elberton			
MIDDLE GEORGIA CORPORATION	ELLAVILLE	5-08-81	04158	
*Bank of Ellaville	Ellaville			
FAIRBANCO HOLDING COMPANY, INC.	FAIRBURN	6-11-84	07778	
*Fairburn Banking Company	Fairburn			
COLONY BANKCORP, INC.	FITZGERALD	4-15-83	06804	
Ashburn Bank	Ashburn			
Bank of Dodge County	Chester			
*The Bank of Fitzgerald	Fitzgerald			
Pitts Banking Company	Pitts			
COUNTRY BANK HOLDING COMPANY	FORSYTH	2-25-82	05466	
*Monroe County Bank	Forsyth			
CATOOSA BANCSHARES, INC.	FORT OGLETHORPE	12-15-80	03903	
*Capital Bank	Fort Oglethorpe			
FORT RUCKER BANCSHARES, INC.	FORT RUCKER, AL	10-04-88	07853	09582
CB BANCSHARES, INC.	FORT VALLEY	8-24-83	07106	
The Citizens Bank of Cochran	Cochran			
*The Citizens Bank	Fort Valley			
CITIZENS AND SOUTHERN FLORIDA CORPORATION	FT.LAUDERDALE,FL	6-21-85	08846	00006
CITIZENS EXPRESS COMPANY	GAINESVILLE	10-28-83	07355	
*The Citizens Bank	Gainesville			
FIRST NATIONAL BANCORP	GAINESVILLE	5-11-81	04367	
Bank of Clayton	Clayton			

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
The First National Bank of White County	Cleveland			
First National Bank of Habersham	Cornelia			
The Peoples Bank of Forsyth County	Cumming			
Granite City Bank	Elberton			
First State Bank of Gilmer County	Ellijay			
*The First National Bank of Gainesville	Gainesville			
Bank of Banks County	Homer			
Pickens County Bank	Jasper			
The First National Bank of Jackson County	Jefferson			
The Citizens Bank	Toccoa			
LANIER BANKSHARES, INC.	GAINESVILLE	4-18-89	11122	
*Lanier National Bank	Gainesville			
FIRST CITIZENS BANKSHARES, INC.	GLENNVILLE	12-16-80	04107	
*First Citizens Bank	Glennville			
CITIZENS FINANCIAL SERVICES, INC.	GREENSBORO	6-17-85	08822	
*Citizens Union Bank	Greensboro			
FNB BANKING COMPANY	GRIFFIN	1-17-83	06477	
The First National Bank of Barnesville	Barnesville			
*First National Bank of Griffin	Griffin			
CCB BANCSHARES, INC.	HAHIRA	12-15-82	06518	
*Citizens Community Bank	Hahira			
LOWNDES BANCSHARES, INC.	HAHIRA	9-16-85	09003	
*Commercial Banking Company	Hahira			
MGEORGIA BANKSHARES, INC.	HAWKINSVILLE	3-23-87	10192	
*The Pulaski Banking Company	Hawkinsville			
COASTAL BANKSHARES, INC.	HINESVILLE	7-07-82	05835	
*The Coastal Bank	Hinesville			
LIBERTY SHARES, INC.	HINESVILLE	10-24-84	08175	
*The Hinesville Bank	Hinesville			
FIRST HOGANSVILLE BANKSHARES, INC.	HOGANSVILLE	9-23-82	05918	
*The Citizens Bank	Hogansville			
EMPIRE BANK CORP., INC.	HOMERVILLE	11-22-88	10956	
*Empire Banking Company	Homerville			
BARNETT BANKS, INC.	JACKSONVILLE, FL	11-25-86	00003	
*Barnett Bank of Fayette County	Fayetteville			
ANB BANKSHARES, INC.	BRUNSWICK	9-19-84	08096	00003

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Barnett Bank of Southeast Georgia, N.A.	Brunswick			
SUNCOAST BANCORP, INC.	VERO BEACH, FL	11-25-86	04984	00003
FIRST CITY BANCORP, INC.	MARIETTA	12-02-80	03915	00003
Barnett Bank of Southwest Georgia	Columbus			
*Barnett Bank of Atlanta	Palmetto			
JBC BANCSHARES, INC.	JASPER	7-10-85	08631	
*Jasper Banking Company	Jasper			
SOUTHERN CRESCENT FINANCIAL CORP.	JONESBORO	10-19-89	99617	
*Clayton National Bank	Morrow			
COMMEX FINANCIAL CORPORATION	KENNESAW	11-14-88	10868	
*Commercial Exchange Bank	Kennesaw			
FMB BANCSHARES, INC.	LAKELAND	10-11-84	08301	
*Farmers and Merchants Bank	Lakeland			
FIRST SECURITY BANKSHARES, INC.	LAVONIA	11-15-83	07091	
Bank of Hartwell	Hartwell			
*Northeast Georgia Bank	Lavonia			
THE GWINNETT FINANCIAL CORPORATION	LAWRENCEVILLE	11-03-87	10504	
*The Bank of Gwinnett County	Lawrenceville			
LAFAYETTE BANKSHARES, INC.	LAFAYETTE	1-03-84	07392	
*The Bank of LaFayette, Georgia	LaFayette			
CITIZENS HOLDING COMPANY	LEXINGTON	3-03-83	06575	
LINCOLN BANCSHARES, INC	LINCOLNTON	12-03-84	08355	
*Farmers State Bank	Lincolnton			
PERSONS BANKING COMPANY, INC.	LITHONIA	8-22-80	03788	
*The Peoples Bank	Lithonia			
The Bank of Perry	Perry			
JEFFERSON BANCSHARES, INC.	LOUISVILLE	5-11-89	11163	
*Bank of Jefferson County	Louisville			
THE QUEENSBOROUGH COMPANY	LOUISVILLE	11-18-85	08387	
*The First National Bank & Trust Company	Louisville			
Bank of Wadley	Wadley			
SOUTH GEORGIA BANKSHARES CORP.	LYONS	12-17-80	04116	
*Peoples Bank	Lyons			
COMMUNITY FINANCIAL CORPORATION	MABLETON	5-09-88	10665	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Community Bank & Trust Company	Mableton			
BANK CORPORATION OF GEORGIA *First South Bank, N.A.	MACON Fort Valley	5-13-80	03640	
BANK SOUTH MACON, INC. Bank South, Fitzgerald *Bank South, Macon Bank South, Jasper County, N.A. Bank South, Houston County, N.A. Bank South, Washington County	MACON Fitzgerald Macon Monticello Perry Tennille	9-28-78	08182	00728
MADISON BANK CORP *Bank of Madison	MADISON Madison	7-10-85	08915	
F AND M HOLDING COMPANY, INC. *F & M Bank and Trust Company	MANCHESTER Manchester	12-14-84	07833	
AMERICAN BANKSHARES, INC. *Cobb American Bank and Trust Company	MARIETTA Marietta	12-22-88	10976	
CHATTAHOOCHEE BANCORP, INC. The Chattahoochee Bank	MARIETTA Atlanta	12-12-88	10904	
CSL FINANCIAL CORPORATION *Cobb Federal Savings Bank	MARIETTA Marietta	3-24-82	99003	
FIRST CITY BANCORP, INC. Barnett Bank of Southwest Georgia *Barnett Bank of Atlanta	MARIETTA Columbus Palmetto	12-02-80	03915	00003
FCS FINANCIAL CORPORATION *First Columbia Bank	MARTINEZ Martinez	9-16-83	08803	
THREE RIVERS BANCSHARES *Bank of Milan	MILAN Milan	6-23-87	00268	
BALDWIN BANCSHARES, INC. *First National Bank of Baldwin County	MILLEDGEVILLE Milledgeville	2-14-89	11066	
CENTRAL AND SOUTHERN HOLDING COMPANY The Central and Southern Bank of Greensboro *The Central & Southern Bank of Georgia	MILLEDGEVILLE Greensboro Milledgeville	3-06-81	04207	
EXCHANGE BANKSHARES, INC. *Exchange Bank	MILLEDGEVILLE Milledgeville	10-05-83	07292	
NBWC CORPORATION	MONROE	9-23-82	06096	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
FMB BANKING CORPORATION *First Merchants Bank	MONTICELLO Thomasville	11-25-86	06130	
ABC BANCORP Bank of Thomas County *American Banking Company Bank of Quitman The Citizens Bank of Tifton	MOULTRIE Coolidge Moultrie Quitman Tifton	3-23-81	04309	
SOUTHWEST GEORGIA FINANCIAL CORPORATION *Moultrie National Bank	MOULTRIE Moultrie	11-18-80	04015	
THE NASHVILLE HOLDING COMPANY Adel Banking Company *The Citizens Bank	NASHVILLE Adel Nashville	5-16-85	08792	
UNITED BANKSHARES, INC. *The United Banking Company	NASHVILLE Nashville	4-23-85	08769	
THIRD NATIONAL CORPORATION	NASHVILLE, TN	3-24-87	00791	08514
PRUCO, INC. *The Prudential Bank and Trust Company	NEWARK, NJ Atlanta	6-27-83	99313	99025
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA PRUCO, INC. *The Prudential Bank and Trust Company	NEWARK, NJ NEWARK, NJ Atlanta	6-27-83 6-27-83	99314 99313	 99025
BUTTON GWINNETT BANCORP *Button Gwinnett Savings Bank, FSB	NORCROSS Norcross	7-30-87	99002	
FIRST SECURITY CORPORATION *First Security National Bank	NORCROSS Norcross	9-14-89	11293	
IRWIN BANKCORP, INC. *The Bank of Ocilla, Georgia	OCILLA Ocilla	9-24-84	08185	
SUN BANKS, INC.	ORLANDO, FL		00078	08514
PATTERSON BANKSHARES, INC. *The Patterson Bank	PATTERSON Patterson	1-17-86	09159	
FAYETTE COUNTY BANCSHARES, INC. *Fayette County Bank	PEACHTREE CITY Peachtree City	6-29-89	11135	
PNB BANKSHARES, INC. *Peachtree National Bank	PEACHTREE CITY Peachtree City	4-18-89	11124	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
NORTHWEST FLORIDA BANKING CORPORATION	QUINCY, FL	3-18-88	02096	09582
TATTNALL BANCSHARES, INC. *The Tattnall Bank	REIDSVILLE Reidsville	3-03-86	09229	
GEORGIA COMMUNITY BANCORP, INC. Bank of Terrell Commercial State Bank *The Citizens State Bank	REYNOLDS Dawson Donalsonville Reynolds	10-25-84	08190	
BRYAN BANCORP OF GEORGIA, INC. *Bryan Bank & Trust	RICHMOND HILL Richmond Hill	8-11-89	11269	
NW SERVICES CORPORATION *Northwest Georgia Bank	RINGGOLD Ringgold	12-14-83	07438	
TARA BANKSHARES CORPORATION *Tara State Bank	RIVERDALE Riverdale	7-10-87	10332	
FIRST COMMUNITY BANCSHARES, INC. *First Rome Bank	ROME Rome	3-17-88	10587	
FIRST SUNBELT BANKSHARES, INC. *The Georgia State Bank of Rome	ROME Rome	2-27-87	09656	
ROSSVILLE BANKSHARES, INC. *Rossville Bank	ROSSVILLE Rossville	8-13-84	07940	
SOUTHERN BANK GROUP, INC. *The Northside Bank & Trust Company	ROSWELL Roswell	5-08-87	10246	
SOUTHTRUST OF GEORGIA, INC. *SouthTrust Bank of Atlanta	ROSWELL Roswell	1-10-84	08895	
SARDIS BANKSHARES, INC. *Bank of Burke County	SARDIS Sardis	11-05-86	09714	
AMERICORP *Ameribank, N.A.	SAVANNAH Savannah	12-27-84	08250	08544
CHARLTON ASSOCIATES AMERICORP *Ameribank, N.A.	SAVANNAH SAVANNAH Savannah	12-27-84 12-27-84	08544 08250	 08544
SB&T CORPORATION *Smyrna Bank & Trust Co.	SMYRNA Smyrna	10-22-87	00406	
GEORGIA CENTRAL BANCSHARES, INC.	SOCIAL CIRCLE	9-06-84	08186	

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-13-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Georgia Central Bank	Social Circle			
SOPERTON BANCSHARES, INC. *The Bank of Soperton	SOPERTON Soperton	8-26-88	10844	
GENERAL ELECTRIC COMPANY	STAMFORD, CT	6-27-88	99317	
GE FINANCIAL SERVICES, INC.	STAMFORD, CT	6-27-88	99318	99040
GE CAPITAL CORPORATION	STAMFORD, CT	6-27-88	99319	99040
*Monogram Credit Card Bank of Georgia	Roswell			
GE CAPITAL CORPORATION *Monogram Credit Card Bank of Georgia	STAMFORD, CT Roswell	6-27-88	99319	99040
GE FINANCIAL SERVICES, INC.	STAMFORD, CT	6-27-88	99318	99040
GE CAPITAL CORPORATION	STAMFORD, CT	6-27-88	99319	99040
*Monogram Credit Card Bank of Georgia	Roswell			
FIRST BANKING COMPANY OF SOUTHEAST GEORGIA	STATESBORO	2-08-82	05406	
Metter Banking Company	Metter			
*First Bulloch Bank & Trust Company	Statesboro			
SEA ISLAND BANKSHARES, INC. *Sea Island Bank	STATESBORO Statesboro	4-22-88	10613	
HENRY COUNTY BANCSHARES, INC. *The First State Bank	STOCKBRIDGE Stockbridge	3-07-83	06447	
THE FIRST NATIONAL BANKSHARES OF HENRY COUNTY, INC. *The First National Bank of Henry County	STOCKBRIDGE Stockbridge	10-16-89	99616	
CENTRAL BANKING COMPANY *The Central Bank	SWAINSBORO Swainsboro	10-07-81	04725	
SPIVEY BANK SHARES, INC. *Spivey State Bank	SWAINSBORO Swainsboro	8-25-86	09550	
FIRST BANK HOLDING COMPANY *Sylvester Banking Company	SYLVESTER Sylvester	8-22-83	07021	
SOUTHERN BANK CORP., INC.	TALLAHASSEE, FL	9-23-87	99320	00006
WCG BANCSHARES, INC. *West Central Georgia Bank	THOMASTON Thomaston	12-10-82	06007	
ALLIED BANKSHARES, INC.	THOMSON	12-03-84	08481	
Bank of Columbia County	Harlem			
Bank of Millen	Millen			
Bank of Morgan County	Rutledge			

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-12-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
*Bank of Thomson	Thomson			
1ST FRANKLIN CORPORATION	TOCCOA	3-12-84	08882	
*Liberty Bank & Trust	Toccoa			
TRI-STATES BANKSHARES, INC.	TRENTON	4-27-82	04964	
*Bank of Dade	Trenton			
SUMMERVILLE/TRION BANCSHARES, INC.	TRION	2-14-86	08753	
*First National Bank of Chattooga County	Summerville			
EAGLE BANCSHARES, INC.	TUCKER	1-24-86	99008	
*Tucker Federal Savings and Loan Association	Tucker			
MIDDLE GEORGIA BANKSHARES, INC.	UNADILLA	10-31-83	07218	
*Citizens Bank	Vienna			
ALTAMAHA BANCSHARES, INC.	UVALDA	11-03-80	03999	
*Altamaha Bank and Trust Company	Uvalda			
PAB BANKSHARES, INC.	VALDOSTA	8-02-82	05936	
Farmers and Merchants Bank	Adel			
*The Park Avenue Bank	Valdosta			
SUNCOAST BANCORP, INC.	VERO BEACH, FL	11-25-86	04984	00003
FIRST CITY BANCORP, INC.	MARIETTA	12-02-80	03915	00003
Barnett Bank of Southwest Georgia	Columbus			
*Barnett Bank of Atlanta	Palmetto			
DOOLY BANCSHARES, INC.	VIENNA	4-03-85	08596	
*Bank of Dooly	Vienna			
VILLA RICA BANCORP, INC.	VILLA RICA	8-15-86	09490	
*Bank of Villa Rica	Villa Rica			
GUARANTY FINANCIAL SERVICES, INC.	WARNER ROBINS	1-20-88	99012	
*Guaranty Federal Savings Bank	Warner Robins			
CB FINANCIAL CORP.	WARRENTON	1-09-86	09256	
*Citizens Bank	Warrenton			
WASHINGTON/WILKES CORPORATION	WASHINGTON	3-20-86	09138	
*Farmers and Merchants Bank	Washington			
FIRST AMERICAN BANKSHARES, INC.	WASHINGTON, DC	6-01-87	99316	04140
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83	06943	04140
*First American Bank of Georgia, N. A.	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140

REGISTERED FINANCIAL HOLDING COMPANIES
AND THEIR FINANCIAL SUBSIDIARIES
(* = Lead Bank)

RUN DATE: 4-12-90
AS OF DATE: 12-31-89

HOLDING COMPANIES AND FINANCIAL SUBSIDIARIES (NOTE: Out-of-State Bank and S&L Subsidiaries of Holding Companies Omitted.)	CITY	APPROVED	HC#	HIGH HOLDER HC#
FIRST AMERICAN CORPORATION	WASHINGTON, DC	6-01-87	99315	04140
FIRST AMERICAN BANKSHARES, INC.	WASHINGTON, DC	6-01-87	99316	04140
GEORGIA BANKSHARES, INC.	ATLANTA	7-05-83	06943	04140
*First American Bank of Georgia, N. A.	Atlanta			
NATIONAL BANK OF GEORGIA CORPORATION	ATLANTA	12-29-88	99321	04140
BANK SOUTH WAYCROSS, INC.	WAYCROSS	10-21-81	04705	00728
Bank South, Douglas	Douglas			
*Bank South, Waycross	Waycross			
WB&T BANKSHARES, INC.	WAYCROSS	11-22-89	99610	
*Waycross Bank & Trust	Waycross			
FIRST BURKE BANKING COMPANY	WAYNESBORO	2-26-86	09223	
*The First National Bank of Waynesboro	Waynesboro			
FIRST BANKSHARES OF WEST POINT, INC.	WEST POINT	7-13-83	06902	
*First National Bank of West Point	West Point			
ATKINSON COUNTY BANKSHARES CORPORATION	WILLACOOCHEE	9-18-80	03887	
*The Peoples Bank	Willacoochee			
BARROW BANCSHARES, INC.	WINDER	10-24-89	11310	
*Barrow Bank & Trust Company	Winder			
PEOPLES HOLDING COMPANY	WINDER	11-17-83	07129	
*The Peoples Bank	Winder			
THE WACHOVIA CORPORATION	WINSTON-SALEM,NC		00615	99020
WOODBURY BANCSHARES, INC.	WOODBURY	12-08-83	07283	
*The Woodbury Banking Company	Woodbury			
TSB BANCORP, INC.	WOODLAND	5-02-88	10596	
*Talbot State Bank	Woodland			
FIRST CHEROKEE BANCSHARES, INC.	WOODSTOCK	12-20-88	99618	
*First National Bank of Cherokee	Woodstock			
FIRST COMMUNITY CORPORATION	WOODSTOCK	7-21-87	10266	
*First Community Bank of Cherokee	Woodstock			
NORTH GEORGIA NATIONAL BANCSHARES, INC.	WOODSTOCK	6-12-89	99614	
*North Georgia National Bank	Woodstock			
WRIGHTSVILLE BANCSHARES, INC.	WRIGHTSVILLE	11-03-86	09330	
*Bank of Wrightsville	Wrightsville			

INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
Algemene Bank Nederland, N.V. Suite 1200 One Ravinia Drive Atlanta, GA 30346-2103	Amsterdam,The Netherlands	Jerome A. Wolfe Manager 404-396-0066 June 24, 1977	148,447
Banca Nazionale Del Lavoro Suite 2000 235 Peachtree Street, NE Atlanta, GA 30303	Rome, Italy	Luciano Silvestri First Vice Pres. & Mgr. 404-581-0143 February 09, 1982	2,420,919
Barclays Bank PLC 1201 West Peachtree Street, NE Suite 3650 Atlanta, GA 30309	London, England	Samuel G. Barnes Vice President & Manager 404-898-9800 June 11, 1976	
Bayerische Vereinsbank AG 400 Colony Square, Suite 1150 1201 Peachtree Street, NE Atlanta, GA 30361	Munich, West Germany	Bruce A. Ofenloch Vice President & Manager 404-873-6500 December 01, 1980	19,279
Canadian Imperial Bank of Commerce Suite 650 200 Galleria Parkway, NW Atlanta, GA 30339	Toronto, Ontario, Canada	Gordon C. Harrison General Manager 404-955-8989 April 05, 1978	401,084
Commerzbank Aktiengesellschaft Suite 1720 1360 Peachtree Street, NE Atlanta, GA 30309	Frankfurt, West Germany	Peter K. Thiels Manager 404-873-6868 October 31, 1978	174,027
Credit Lyonnais Suite 2210 235 Peachtree Street, NE Atlanta, GA 30303	Paris, France	Charles H. Heidsieck Vice President & Manager 404-524-3700 November 06, 1980	
Credit Suisse Suite 1601 2 Peachtree Street, NW Atlanta, GA 30383-2801	Zurich, Switzerland	W. Pat Fischer Dir. of Corp. Relations 404-577-6100 November 27, 1978	
Creditanstalt-Bankverein Suite 1680 Two Ravinia Drive Atlanta, GA 30346	Vienna, Austria	Robert M. Biringer Vice President 404-390-1850 October 13, 1988	
DG BANK-Deutsche Genossenschaftsbank Suite 2510, Cain Tower 229 Peachtree Street, N.E. Atlanta, GA 30303	Frankfurt, West Germany	Hayo Willms Senior VP and Manager 404-524-3966 May 31, 1989	6,201

*Agencies with no assets operate as Representative Offices only

INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
Kredietbank, N.V. Suite 2936, First Atlanta Tower 2 Peachtree Street, NE Atlanta, GA 30383	Brussels, Belgium	Pieter Vandendriessche Senior Representative 404-688-3470 March 20, 1980	
National Bank of Canada Suite 800 200 Galleria Parkway, NW Atlanta, GA 30339	Montreal, Quebec, Canada	William R. O'Conner Vice President 404-980-0588 April 10, 1985	
National Westminster Bank PLC Suite 2701 245 Peachtree Center Avenue Atlanta, GA 30303	London, England	Richard J. Freedman Vice President 404-584-7388 July 03, 1984	
Nederlandsche Middenstandsbank NV Suite 1250 200 Galleria Parkway, NW Atlanta, GA 30339	Amsterdam,The Netherlands	Patricia B. Buck(Temporary) Vice President 404-956-9200 November 03, 1987	
Standard Chartered Bank Suite 400 Two Ravinia Drive Atlanta, GA 30346	London, England	John G. M. Menzies Regional Manager South 404-396-2900 October 19, 1981	121,447
Swiss Bank Corporation 285 Peachtree Center Avenue Suite 2300 Atlanta, GA 30303	Basle, Switzerland	Richard B. Land Vice President & Manager 404-522-1600 July 14, 1977	167,158
The Bank of Nova Scotia Suite 650 55 Park Place Atlanta, GA 30303	Toronto, Ontario, Canada	D. Norman Gillespie Agent 404-581-0807 May 27, 1977	1,731,653
The Dai-Ichi Kangyo Bank, Limited Suite 2400 285 Peachtree Center Avenue Atlanta, GA 30303	Tokyo, Japan	Masaaki Suzuki General Manager 404-581-0200 December 01, 1987	258,836
The Fuji Bank, Limited Marquis One Tower, Suite 2100 245 Peachtree Center Avenue, NE Atlanta, GA 30303	Tokyo, Japan	Shoji Kurita General Manager 404-653-2100 December 09, 1987	236,089
The Royal Bank of Canada Georgia Pacific Building 133 Peachtree Street, Suite 4630 Atlanta, GA 30303-1821	Montreal, Quebec, Canada	Thomas L. Gleason Office Manager 404-880-5000 March 23, 1989	

*Agencies with no assets operate as Representative Offices only

INTERNATIONAL BANK AGENCIES

ATLANTA AGENCY & ADDRESS	FOREIGN LOCATION	AGENT, TELEPHONE NO., AND DATE LICENSE ISSUED	*GEORGIA ASSETS (In Thousands)
The Sanwa Bank, Limited Georgia Pacific Center, Suite 4750 133 Peachtree Street, N.E. Atlanta, GA 30303	Tokyo, Japan	Shinichi Hiraga General Manager 404-586-6880 November 14, 1984	761,570
The Sumitomo Bank, Limited Suite 3210 133 Peachtree Street Atlanta, GA 30303	Osaka, Japan	Masao Harada General Manager 404-526-8500 August 04, 1987	293,664
The Tokai Bank, Limited 285 Peachtree Center Avenue, N.E. Marquis Two Tower, Suite 2802 Atlanta, GA 30303	Nagoya, Japan	Tomio Tanaka General Manager 404-880-0000 October 10, 1989	

*Agencies with no assets operate as Representative Offices only

INTERNATIONAL BANK FACILITIES

FACILITY NAME	FACILITY LOCATION	DATE PERMIT ISSUED
The Citizens and Southern National Bank	C&S National Bank, International Division P O Box 4899, 34 Broad Street, N.W. Atlanta, GA 30303-4899	December 22, 1981
First American Bank of Georgia, N.A.	International Division 2000 RiverEdge Parkway, NW Atlanta, GA 30328	January 06, 1982
The First National Bank of Atlanta	International Division P O Box 4155 Atlanta, GA 30302	January 26, 1982
Trust Company Bank	International Division P O Box 4418, Mail Code 062 Atlanta, GA 30302	February 02, 1982
Banca Nazionale Del Lavoro	Suite 2000 235 Peachtree Street, NE Atlanta, GA 30303	October 24, 1983
Bank South, N.A.	International Division P O Box 4387 - Mail Code 16 Atlanta, GA 30303	December 28, 1984

INTERNATIONAL BANK REPRESENTATIVE OFFICES - 1989

ATLANTA OFFICE & ADDRESS	FOREIGN LOCATION	REPRESENTATIVE, TELEPHONE NO., AND REGISTRATION DATE
Credit du Nord - Atlanta 8 Piedmont Center Suite 414 Atlanta, GA 30305	Paris, France	Brenda O. Mead Vice President & Manager 404-233-5427 August 31, 1989
Lloyds Bank PLC Marquis Two Tower, Suite 2301 285 Peachtree Center Avenue Atlanta, GA 30303	London, England	William N. Paty Managing Officer 404-524-6544 January 03, 1989
National Australia Bank Limited Atlanta Rep Office 225 Peachtree Street Suite 2200 - South Tower Atlanta, GA 30303	Melbourne, Australia	P. Scott Bennett Senior Vice President 404-688-5018 January 03, 1989
The Bank of Tokyo, Limited 5050 Georgia-Pacifice Center 133 Peachtree Street, N.E. Atlanta, GA 30303	Tokyo, Japan	Kazuhisa Konoma Managing Officer 404-577-2960 January 03, 1989
The Industrial Bank of Japan, Ltd. Atlanta Rep Office 235 Peachtree St., N.E. Suite 1500 Atlanta, GA 30303	Tokyo, Japan	Ken Kiyoshi Chief Representative 404-524-8770 January 03, 1989
The Long-Term Credit Bank of Japan, Ltd. Suite 2801, Marquis One Tower 245 Peachtree Center Avenue, N.E. Atlanta, GA 30303	Tokyo, Japan	Yasuyoshi Tsuji Managing Officer 404-659-7210 January 03, 1989
The Mitsui Bank, Limited 230 Peachtree Street Suite 2360 Atlanta, GA 30303	Tokyo, Japan	Masayoshi Ohtori Managing Officer 404-523-9831 January 03, 1989
The Taiyo Kobe Bank, Limited One Atlantic Center, Suite 4950 1201 West Peachtree Street, N.E. Atlanta, GA 30309	Kobe, Japan	Shigemoto Morisaki Chief Representative 404-872-8101 March 13, 1989

INTERNATIONAL BANK REPRESENTATIVE OFFICES - 1989

ATLANTA OFFICE & ADDRESS	FOREIGN LOCATION	REPRESENTATIVE, TELEPHONE NO., AND REGISTRATION DATE
The Yasuda Trust and Banking Company, Limited 285 Peachtree Center Avenue, N.E. Suite 2104, Marquis Two Atlanta, GA 30303	Tokyo, Japan	Keisuke Miyata Managing Officer 404-584-7807 January 03, 1989
Vereins-Und Westbank AG Representative Office 229 Peachtree Street Suite 2300 Atlanta, GA 30303	Hamburg, West Germany	David N.G. Muirhead Managing Officer 404-688-5430 January 03, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
1. ABQ Mortgage Corporation P. O. Box 25000 Albuquerque, NM 87125	ABQ Mortgage Corporation 5901-C Peachtree Dunwoody Road Suite 110 Atlanta, GA 30328	Clarence Daws Managing Officer 404-395-1985 March 17, 1989
2. Bank of America, National Trust & Savings Association 230 Peachtree Street Suite 1700 Atlanta, GA 30303	*Bank of America, National Trust & Savings Association 230 Peachtree Street Suite 1700 Atlanta, GA 30303	John L. Nelson Managing Officer 404-656-1100 January 03, 1989
3. Altus Mortgage Corporation 5901 Peachtree-Dunwoody Road Atlanta, GA 30328	*Altus Mortgage Corporation 327 Eisenhower Savannah, GA 31496	Brenda Harden Managing Officer 912-944-6235 January 06, 1989
4. Provident National Bank d/b/a PNC Realty Services 200 Galleria Parkway Suite 1650 Atlanta, GA 30339	PNC Realty Services 200 Galleria Parkway Suite 1650 Atlanta, GA 30339	Don H. Andree Managing Officer 404-984-0707 January 18, 1989
5. Citicorp North America, Inc. & Affiliates 211 Perimeter Center Parkway Atlanta, GA 30346	*Citicorp Acceptance Company, Inc. 219 Perimeter Center Parkway Atlanta, GA 30383	William A. Rosevear Vice President 404-394-6833 January 31, 1989
6. Sears, Roebuck and Company Corporate Government Affairs Department 980-F, 95 Annex Atlanta, GA 30395	*Sears, Roebuck and Company Merchandise Group 675 Ponce de Leon Avenue, N.W. 95 Annex Atlanta, GA 30395	Don H. Snyder Regional Manager January 17, 1989
7. MNC Financial, Inc. 10 Light Street Baltimore, MD 21202	*Landmark Financial Services, Inc. 1581 Phoenix Boulevard Suite 8 College Park, GA 30349	Billy F. Richardson Vice President 404-996-2857 January 13, 1989
8. United Bank Corporation P. O. Box 360 Barnesville, GA 30204	*United Bank Corporation 314 Thomaston Street P. O. Box 360 Barnesville, GA 30204	Forrest A. Watson, Jr. Vice President 404-358-0417 January 03, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
9. Great Western Financial Corporation 8484 Wilshire Boulevard Beverly Hills, CA 90211	Great Western Bank 1040 Crown Pointe Parkway Suite 350 Atlanta, GA 30338	Ralph Thomas Managing Officer 404-668-7500 February 16, 1989
10. Collateral Mortgage, Ltd. 1900 Crestwood Boulevard Birmingham, AL 35210	*Collateral Mortgage, Ltd. One Executive Concourse Suite 102 Duluth, GA 30136	Harry Atkinson Mortgage Officer 404-476-8103 January 09, 1989
11. First National Bank of Boston (The) 100 Federal Street Boston, MA 02110	*The First National Bank of Boston 400 Perimeter Center Terrace Suite 745 Atlanta, GA 30340	James A. Mahoney Division Executive 404-393-4676 January 23, 1989
12. State Street Bank & Trust Company 225 Franklin Street Boston, MA 02110	State Street Bank & Trust Company Monarch Plaza Building, Suite 736 344 Peachtree Road, N.E. Atlanta, GA 30326	Kent D. Mitchell Vice President 404-364-9500 January 20, 1989
13. Goldome Acceptance Corporation One Fountain Plaza Buffalo, NY 14203	Goldome Acceptance Corporation 1775 The Exchange Suite 620 Atlanta, GA 30339	Todd B. Kabel Managing Officer 404-859-0844 March 20, 1989
14. Marine Midland Banks, Inc. One Marine Midland Center Buffalo, NY 14203	CML&M Futures, Inc. 3399 Peachtree Road Suite 1490 Atlanta, GA 30326	Dennis L. Fish Managing Officer 404-264-1200 April 10, 1989
15. Home Owners Funding Corp. of America Three Burlington Woods Burlington, MA 01803	*Home Owners Funding Corp. of America 809 Westover Road, South Albany, GA 31707	Debra K. Barwick Managing Officer 912-435-0707 January 05, 1989
16. NCNB National Bank of North Carolina One NCNB Plaza Charlotte, NC 28255	NCNB National Bank of North Carolina Lincoln Perimeter Building, Suite 275 4151 Ashford Dunwoody Road Atlanta, GA 30319	Robert E. Spears President 404-257-8010 January 30, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
17. American National Bank & Trust Company 736 Market Street Chattanooga, TN 37401	American Bank of Chattanooga Financial Corporation Suite C - 3115 1150 Hammond Drive Atlanta, GA 30328	William V. Smith Managing Officer 404-395-0084 January 09, 1989
18. Chevy Chase Savings Bank, F.S.B. B.F. Saul Mortgage Co. 8401 Connecticut Avenue Chevy Chase, MD 20815	*Chevy Chase Savings Bank, F.S.B. 1100 Circle 75 Pkwy Suite 125 Atlanta, GA 30339	Barry L. Field Managing Officer 404-953-2444 January 12, 1989
19. Continental Bank, National Association 231 South LaSalle Chicago, IL 60697	Continental Bank, National Association 260 Peachtree Street, N.W. Suite 1710 Atlanta, GA 30303	G. Robert Muehlhauser Managing Officer 404-581-0131 January 03, 1989
20. Maryland National Bank 7178 Columbia Gateway Drive M/S 09-01-16 Columbia, MD 21045	Maryland National Bank 880 Johnson Ferry Road Suite 262 Atlanta, GA 30342	John E. Lawson Managing Officer 404-256-9265 January 03, 1989
21. Chemical Mortgage Company 101 E. Town Street Columbus, OH 43215	Chemical Mortgage Company Northlake Office Park 2150 Parklake Drive, Suite 251 Atlanta, GA 30345	Bruce Lyons Managing Officer 404-491-6036 January 10, 1989
22. J.C. Penney Company, Inc. P. O. Box 659000 Dallas, TX 75240-6740	*J.C. Penney Company, Inc. 715 Peachtree Street Atlanta, GA 30308	R. H. Seaman Regional President 404-897-5600 January 19, 1989
23. WestLine Credit Corporation 1675 Broadway Suiite 550 Denver, CO 80202	WestLine Credit Corporation 5775 B Glenridge Drive Suite 410 Atlanta, GA 30328	Randy Bentley Managing Officer 404-843-2268 January 18, 1989
24. Dime Savings Bank of New York, FSB (The) 1225 Franklin Avenue Garden City, NY 11530	Dime Mortgage Company, Inc. The Honeywell Center, Suite T25 2801 Buford Highway Atlanta, GA 30329	Joseph W. Myrtetus Managing Officer 404-321-5033 January 27, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
25. First Home Federal Association of the Carolinas, F.A. 444 North Elm Street Greensboro, NC 27401	First Home Mortgage Corporation 5505 Peachtree-Dunwoody Road Atlanta, GA 30342	Larry Aronson Managing Officer 404-843-4663 March 27, 1989
26. First American Savings Bank, F.S.B. 4411 West Market Street P. O. Box 26984 Greensboro, NC 27419-6984	CAMI Mortgage & Investment Co. 56 Perimeter Center East, N.E. Suite 425 Altanta, GA 30346	Dale A. Spencer Managing Officer 404-393-1558 January 03, 1989
27. BancPLUS Savings Association 1200 Smith Suite 2600 Houston, TX 77002	BancPLUS Mortgage Corp. 1140 Hammond Drive Suite G7190 Atlanta, GA 30328	Cliff Culver Managing Officer 404-668-0131 March 21, 1989
28. Commonwealth Savings Association & Mortgage Co. of America 10000 Memorial Drive Houston, TX 77024	*Commonwealth Savings Association CSA/CMCALP/CMCA 4151 Ashford Dunwoody Road Suite 550 Atlanta, GA 30319	Robert Presley Managing Officer 404-256-0244 January 12, 1989
29. Savings Financial Corporation P. O. Box 2600 Lake Jackson, TX 77566	American Savings Mortgage Corporation 1640 Powers Ferry Road Marietta, GA 30067	Ron Ridgeway Managing Officer 404-980-0502 January 03, 1989
30. Security Pacific National Bank 333 South Hope Street Los Angeles, CA 90071	*Security Pacific Financial Services of Georgia, Inc. 3301 Buckeye Road Suite 303 Atlanta, GA 30341	Walter Fallin Branch Manager 404-455-1854 January 03, 1989
31. Fleet Mortgage Corp 125 East Wells Street P. O. Box 800 Milwaukee, WI 53201	*Fleet Mortgage Corp. 1400 Lake Hearn Drvie Suite 201 Atlanta, GA 30319	Steven Hrabosky Managing Officer 404-843-1755 March 16, 1989
32. First Alabama Bank 44 First Alabama Plaza Montgomery, AL 36102	*Real Estate Financing, Inc. 5670 Whitesville Road Columbus, GA 31906	Bob Causey Managing Officer 800-241-7897 January 03, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
33. Bank of Tokyo Trust Company (The) 100 Broadway New York, NY 10005	The Bank of Tokyo Trust Company 5050 Georgia Pacific Center 133 Peachtree Street, N.E. Atlanta, GA 30303	Kazuhisa Konoma Managing Officer 404-577-2960 January 09, 1989
34. Irving Bank Corporation Irving Trust Company One Wall Street New York, NY 10015	Irving Business Center, Inc. 5901-A Peachtree-Dunwoody Road, N.W. Atlanta, GA 30328	Russell A. Burr Managing Officer 404-393-6600 January 05, 1989
35. Bankers Trust Company 280 Park Avenue New York, NY 10017	Bankers Trust Company 133 Peachtree Street, N.E. Atlanta, GA 30303	James H. McCord, IV Managing Officer 404-521-7800 March 14, 1989
36. Manufacturers Hanover Company 270 Park Avenue New York, NY 10017	*Manufacturers Hanover Trust Company Representative Office 230 Peachtree Street, N.W. Suite 1800 Atlanta, GA 30303	William H. Leslie Managing Officer 404-223-5400 January 10, 1989
37. Chemical Banking Corporation 277 Park Avenue New York, NY 10172	*Chemical Financial Services Corporation 2302 Parklake Drive, N.E. Altanta, GA 30345	Jack Crowell Assistant Vice President 404-939-5176 January 17, 1989
38. World Savings and Loan Association 1901 Harrison Street Legal Department/5th Floor Oakland, CA 94612	Majestic Investment Company of Denver/World Mtg Company 35 Glenlake Parkway Suite 250 Atlanta, GA 30328	Candace Cech Managing Officer 404-391-9993 January 03, 1989
39. AmSouth Bank of Florida 70 N. Baylen Street Pensacola, FL 32501	AmSouth Commercial Real Estate Corporation 53 Perimeter Center East, N.E. Suite 320 Atlanta, GA 30346	John W. Harrison Managing Officer 404-668-9705 January 11, 1989
40. First Federal Savings & Loan Assoc of Russell County 1201 Broad Street Phenix City, AL 36867	Federal Guaranty Funding Corporation 5651 Whitesville Road Suite 107 Columbus, GA 31907	William D. Bagley, III Managing Officer 404-324-1242 January 31, 1989

REGISTERED DOMESTIC BANK LOAN PRODUCTION OFFICES
AND
BANK HOLDING COMPANY SUBSIDIARIES

REGISTRANT NAME & ADDRESS	LPO OR SUBSIDIARY ADDRESS (*Indicates Various Other Names and/ or Locations Are Also Registered)	MANAGING OFFICER, TELEPHONE NO., AND REGISTRATION DATE
41. Hallmark Service Corporation DBA Halmark Mortgage Company 2301 Ohio Drive #105 Plano, TX 75093	Hallmark Mortgage Company 5680 Peachtree Parkway Suite B Norcross, GA 30092	Tommy Lane Managing Officer 404-368-1845 March 14, 1989
42. Signet Bank/Virginia 800 East Main Street Richmond, VA 23219	Signet Bank/Virginia 219 Perimeter Center Parkway Suite 420 Atlanta, GA 30346	T. Ray Logan Managing Officer 404-390-9450 August 24, 1989
43. Wesav Financial Corporation 7345 East Evans Road Scottsdale, AZ 85260-3174	Wesav Financial Corporation 1835 Savory Drive, #100 Chamblee, GA 30341	Art Arthur Managing Officer 404-452-7730 January 27, 1989
44. United Security Bank 350 East Broad Street Sparta, GA 31087	United Security Bank 140 West Main Street Canton, GA 30114	Pierce T. Neese Managing Officer 404-479-8761 January 14, 1989
45. Banc One Leasing Corporation 713 Brooksedge Plaza Blvd. Westerville, Ohio 43081	Bank One Leasing Corporation 9755 Dogwood Suite 101 Roswell, GA 30075	Charles Litt Managing Officer 404-642-2430 January 10, 1989
46. Lomas Bank USA 3 Christina Centre 201 North Walnut Street Wilmington, DE 19801	Lomas Bank USA Have card members in Georgia Various, GA 00000	January 03, 1989
47. Beneficial Corporation 400 Bellevue Parkway Wilmington, DE 19809	*Beneficial Georgia, Inc. 4303 No. Memorial Drive Decatur, GA 30032	Kenneth M. Elliott Managing Officer 404-297-0376 January 31, 1989
48. Talbot State Bank Main Street Drawer B Woodland, GA 31836	*Talbot State Bank Mortgage Loan Div 103 Ridley Avenue LaGrange, GA 30240	William Miles Managing Officer 404-884-0822 March 13, 1989

SUMMARY OF ACTIVITIES OF FINANCIAL INSTITUTIONS DURING 1989

STATE-CHARTERED BANKS OPEN AS OF JANUARY 1, 1989		320
(State-Chartered Savings Bank not Included)		1
Opened During Year	+ 12	
Merged During Year	- 6	
State-Chartered Trust Companies		1
Business Development Corporations		1
Open as of December 31, 1989		329
BANK OFFICES, BRANCHES, AND FACILITIES OF STATE-CHARTERED BANKS OPEN AS OF JANUARY 1, 1989		463
Opened During Year	+ 41	
Closed During Year	- 3	
Merged During Year	- 7	
Open as of December 31, 1989		494
STATE-CHARTERED CREDIT UNIONS OPEN AS OF JANUARY 1, 1989		137
Opened During Year	+ 0	
Merged and Liquidated During Year	- 8	
Open as of December 31, 1989		129
FINANCIAL HOLDING COMPANIES REGISTERED AS OF JANUARY 1, 1989		200
Registered During Year	+ 26	
Deregistered During Year	- 7	
Registered as of December 31, 1989		219
INTERNATIONAL BANKING AGENCIES LICENSED AS OF JANUARY 1, 1989		22
License Issued During Year	+ 2	
Closed During Year	- 1	
Licensed as of December 31, 1989		23
INTERNATIONAL BANKING FACILIITES LICENSED AS OF DECEMBER 31, 1989		6
INTERNATIONAL BANK REPRESENTATIVE OFFICES REGISTERED AS OF JANUARY 1, 1989		10
Registered During Year	+2	
Closed During Year	-2	
Registered as of December 31, 1989		10
DOMESTIC BANK REPRESENTATIVE OFFICES REGISTERED AS OF DECEMBER 31, 1989		48

APPLICATIONS FOR NEW SALE OF CHECK LICENSES

COMPANY NAME	EFFECTIVE / APPROVAL DATE
Check-Mate, Inc. dba/Checks & Mail Marietta GA 30068	Withdrawn 5-04-89
All Business Corporation dba US Express Money Order Stone Mountain GA 30083	Pending
Western Union Financial Services, Inc. Upper Saddle Rvr NJ 07458	Pending
MasterCard Travelers Cheques, Inc. New York NY 10106	11-28-89

1989
FIRMS AUTHORIZED TO SELL CHECKS
UNDER THE GEORGIA SALE OF CHECKS ACT

NAME OF LISCENSEE	LOCATION	TOTAL NO. OF GEORGIA AGENTS
American Express Travel Related Services Company, Inc.	New York, NY	887
BA Cheque Corporation & BankAmerican Corporation	San Francisco, CA	98
Barclays Bank PLC	New York, NY	652
The Circle K Corporation	Phoenix, AZ	256
Citicorp & Citicorp Service, Inc.	Chicago, IL	170
Comdata Network, Inc.	Brentwood, TN	797
Deak International Limited	Atlanta, GA	3
Global Express Money Orders, Inc.	Silver Springs, MD	157
MasterCard Travelers Cheques, Inc.	New York, NY	0
Munford, Inc.	Atlanta, GA	134*
National Money Orders, Inc.	Houston, TX	34
North American Money Order Company, Inc	College Park, GA	2
Republic Money Orders, Inc.	Dallas, TX	416
Societe Francaise du Cheque de Voyage	New York, NY	15
Swiss Bankers Travellers Cheque Centre	New York, NY	4
Thomas Cook, Inc.	Princeton, NJ	82
Travelers Express Company, Inc.	Minneapolis, MN	1304
Travellers Cheque Associates Ltd.	New York, NY	17

* Estimated

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

NOTE: All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia may sell checks without obtaining a special license. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Federal Home Loan Bank of Atlanta, National Credit Union Administration.

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-89	12-31-88
ASSETS		
Cash in Bank	$ 34,008	$ 252,056
Investments - Certificates of Deposits, etc.	10,550,465	9,457,991
Due from Members	13	6,996
Due from Credit Unions in Liquidation	487,805	375,459
Fixed Assets	8,343	10,326
Other Assets	267,833	111,975
TOTAL ASSETS	$11,348,467	$10,214,803
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 26,352	$ 179,480
Reserve Against Insurance Liabilities	7,534,382	6,425,845
Capital - Members' Paid-in Fees	3,787,733	3,609,478
TOTAL LIABILITIES, RESERVES, CAPITAL	$11,348,467	$10,214,803

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$15,719.88
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			4,092.00
Marion Manufacturing Credit Union	Atlanta	5-15-81	GCUDIC
Unpaid Claims			$ 6,761.90
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			1,724.07
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$22,257.64
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			-0-
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 461.00
Estimated Value of Remaining Assets			428.00
Christian Churches Credit Union	Fayetteville	7-13-88	GCUDIC
Unpaid Claims			$254,206.00
Liquidation Expenses Payable			-0-
Estimated Value of Remaining Assets			300,736.00

Department of Banking and Finance
2990 Brandywine Road Suite 20
Atlanta Georgia 30341-5565

BULK RATE
U.S. POSTAGE
PAID
Atlanta, Ga.
Permit No. 2820

BEST AVAILABLE COPY